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“The Fraternal Salesman’s Tool-Kit”

By E. J. DUNN

AUTHOR OF

**Mortality Tables for Fraternal Societies
Interesting Features of Old Line Operation
Methods of Reinforcing Fraternal Societies
Expense Loading for Fraternal Societies
What Becomes of the Member’s Money?
Pioneer Builders of Fraternalism in America
Builders of Fraternalism in America
Elbow Grease Philosophy
The Lost Trail**

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P R E F A C E

WE are told that commerce is the great civilizer. History apparently establishes the truth of this statement. When the first hunk of raw meat was exchanged for a rude war club, commerce was born. In the same transaction salesmanship had its birth. The salesman is the advance agent of commerce. He is, therefore, the pioneer and the apostle of civilization.

Salesmanship is both a science and an art. Successful salesmanship is the happy combination of the theoretical and the practical in effecting the useful exchange or sale of property or service, or both. The word property is here used in a restricted sense and is intended to apply to all material objects or things that are capable of being sold or exchanged. In like manner the word service is designed to apply to immaterial rights, relations or values that are subject to sale or exchange. Life insurance, or protection, is a service.

We are all salesman. All of us have something to sell or to exchange. Merchants, bankers, manufacturers, real estate dealers, doctors, lawyers, priests, preachers, executives, clerks, wage-earners, agents—everybody has to sell something in order to live. Whether we sell property or service makes little difference. Every one of us has the same general end in view.

Among all the salesmen in the world none has been less honored and none has more highly deserved to be honored than the fraternal insurance salesman. During the heat of the day, through the lonely watches of the night, in season and out of season, he has carried to a none too willing public the message of co-operative fraternity. By sheer force of personality men and women have put our fraternal beneficiary system on the map. They have been variously designated as deputies, representatives, field-workers, salesmen, etc. It was all one to them. In times of peace they have been our bold crusaders and in periods of stress and storm they have been our valiant defenders. To this great army of men and women, this volume—the first of its kind—is most respectfully dedicated. We modestly indulge the hope that it may help them to be even more effective in the future than they have been in the past.

E. J. DUNN.

August 24, 1921.

C O N T E N T S .

Part I. The Tool-Kit. Pages 11-42.

- Tool No. 1. Favorable First Impression.
- Tool No. 2. Personal Appearance.
- Tool No. 3. Mental Fearlessness, Self-Confidence and Ambition.
- Tool No. 4. Will Power.
- Tool No. 5. Concentration.
- Tool No. 6. Sincerity.
- Tool No. 7. A Good Memory.
- Tool No. 8. Effective Speech.
- Tool No. 9. Power of Suggestion.
- Tool No. 10. Tact.
- Tool No. 11. Display of Interest.
- Tool No. 12. Habit of Industry.
- Tool No. 13. Reliability.
- A Parting Word. 14. Watch Your Step.

Part II. Plying the Tools of Sales-Craft.
Pages 45-98.

- Job No. 1. General Specifications.
- Job No. 2. Make the Right Connection.
- Job No. 3. Start Right.
- Job No. 4. System Is Necessary.
- Job No. 5. Salesmanship Engineering.
- Job No. 6. Standardize Your Work.
- Job No. 7. The Mystic Triangle.
- Job No. 8. Avoid Moodiness.
- Job No. 9. Keep a Record.
- Job No. 10. The Theory of Averages.
- Job No. 11. Time Is Money.
- Job No. 12. Evening Work.
- Job No. 13. A Parable in Salesmanship.
- Job No. 14. Don't be a Lemon Picker.
- Job No. 15. Sources of Prospects.
- Job No. 16. The Interview.
- Job No. 17. Personalize Your Proposition.
- Job No. 18. Proper Time for Your "Big Push."
- Job No. 19. Favorable Conditions for Interview.
- Job No. 20. Number of Daily Interviews.
- Job No. 21. Your "Lay-Out."
- Job No. 22. Avoid Fatal Mistakes.
- Job No. 23. "Cashing In" on a Hobby.
- Job No. 24. Head-Work and Elbow Grease.
- Job No. 25. Cultivate a Keen Scent.
- Job No. 26. Forget Yourself.
- Job No. 27. Be Square.
- Job No. 28. Be Courteous.
- Job No. 29. Be Sagacious.
- Job No. 30. Sportsmanship in Salesmanship.
- Job No. 31. Make it Snappy.
- Job No. 32. Overdoing It.
- Job No. 33. Train for the Game.
- Job No. 34. The "Jay Town Show."
- Job No. 35. Ear Marks of Success.
- Job No. 36. Blue Sky vs. Life Insurance.
- Job No. 37. Fire Insurance vs. Life Insurance.
- Job No. 38. Freak Competition.
- Job No. 39. We Leave It to You.

Part III. Training Apprentice Salesmen.

Pages 101-116

1. Never—Can—Be's.
2. Salesmanship Leprosy.
3. Mop Up the Trenches.
4. Advice to Managers.
5. Hew to the Line.
6. Fundamentals.
 - (1) Knowledge of Salesmanship Principles.
 - (2) Practical System of Getting Prospects.
 - (3) Knowing Why People Take Insurance.
 - (4) Advance Preparation.
 - (5) Thorough Familiarity With His Own Proposition.
 - (6) Knowledge of Lodge Organization and Operation.

Part IV. Whet-Stones. Pages 119-154.

1. Too Late.
2. Is Your Turn Next?
3. Where?
4. The Half Loaf.
5. Don't Do It.
6. Your Watchman Never Sleeps.
7. An Example for Us.
8. The Father's Income and Infant Mortality.
9. When Ready Cash Counts Most.
10. Who's An Embezzler?
11. Where Will You Be at 65?
12. Engagement Rings and Insurance.
13. A Multiplicity of Losses.
14. "Whatters."
15. The One Sure Way.
16. Honest Injun!
17. Somebody Pays.
18. Your Insurance Policy Will Stand.
19. Is There a Shrinkage in Estates?
20. The Majority Do Not Stick.
21. Today's the Time.
22. Some Half Century Developments.
23. An Artistic View.
24. The Elastic Fraternal Plan.
25. Life Insurance Is Not a Gamble.
26. Life Insurance Is an Exact Science.
27. Yes, Our Lodges Will Come Back.
28. Personal Service Counts.
29. Plain Courtesy.
30. Let Us Know Each Other Better.
31. An All Right "Ism."
32. The Interest Rate Is Low.
33. Man Improves On Nature.
34. The Higher Wage Level.
35. The Fraternal Crusade.

PART I
THE TOOL-KIT

PART I

THE TOOL-KIT

Tool No. 1.—Favorable First Impression

On April 6th, 1917—the day that the United States formally entered the World War—we were rolling along the crest of the Liebre Mountains on one of California's famous paved roads. Suddenly there burst around a curve a mile ahead of us a great Packard. It was rushing toward us at a speed of 30 miles an hour. As the two cars tore past each other we saw the words "Los Angeles Stage" on the wind-shield of the other car. The Packard was crowded with passengers. Such is the modern stage.

When we reached Bakersfield we saw an old four-horse stage standing on the back end of a lot. It hadn't made a trip in many a long day. It was a deserted relic of the past. No one would now think of traveling by horse-drawn stage upon the magnificent roads of California. Such a vehicle no longer impresses the people there as a possible means of transportation. They appraise it and reject it instantly.

When you approach a prospect, that prospect quickly appraises you. He may do it unconsciously but he does it just the same. Through his eye he gets a physical impression. Through his mind he gets a mental impression. From your words and actions he gets his first conscious impression. These impressions are favorable to you or they are unfavorable. Possibly some are favorable while others are not. It all depends upon your personal outfit of qualifications. You should fit admirably into his conception of things. Under no

circumstances should you impress him as being antiquated and ready for the discard.

Of course, no salesman has all the natural advantages in the world. Nor has any salesman all the natural disadvantages. Every successful salesman has to overcome some natural disadvantages as well as to acquire and cultivate some advantages besides those he has naturally.

The importance of these first impressions upon the prospect can be readily appreciated, when you realize that they are the gateway to the road over which you must travel to get his name on the dotted line. If his impressions cause him to lock and bar the gate, your chances of success are small. You will have to employ the uncouth method of climbing over in order to get at him at all. If he opens the gate just a little, you have a fair chance of success. By the proper follow-up you may gain entrance in a dignified manner. If he throws the gate wide open, you walk through with the confident step of a conqueror who has every chance of success.

These initial impressions are all important. It is within your power to make them favorable in practically every instance. We shall dwell upon them in our subsequent talks. We cherish the hope that they will be of value to you.

Tool No. 2.—Personal Appearance

If you hired a carpenter to build a residence and if he undertook to do the work with a hatchet and a hand-saw, you would chase him off the premises. He might build a chicken-coop with that outfit, but not a dwelling house. If you went into a barber shop and saw a row of butcher knives instead of razors, you would turn

around and walk right out again. The barber might scrape a scalded hog with that equipment, but you don't consider yourself in the hog category. Satisfactory work can be done only with the right kind of equipment.

In our previous talk we mentioned your personal outfit of qualifications. By this we meant your personal equipment for your job. Your physical appearance makes the first impression upon your prospect. He gets that impression at a glance. It is favorable, indifferent or unfavorable. It affects the final result. That makes it important.

Is your personal appearance clean? Are there any garden patches about your face, neck or ears? Are your teeth and hair poorly kept? Are your hands grimy? Do your nails betoken mourning for a lost friend? Nobody likes to transact business with a guy who seems to have the mange, even in its incipient stages. Most people think the saying, "Cleanliness is next to Godliness," is in the Bible. It isn't. But, take it from us, cleanliness looms BIG in successful salesmanship.

Is your personal appearance neat and pleasing? Is your face a stubble-field or heavily rouged? This last for the ladies. Do your clothes hang like a potato-sack over a stake? Does your necktie or vest talk for you in loud, boisterous tones? Do your shoes look as if they were the vintage of 1890? Everybody knows that clothes do not make the man but, excepting the hands and face, they are about all we see of a man during business hours. The same goes for women. Clothes count for a lot in salesmanship.

Are you healthy in appearance? Good health is a sure index of right living. Right living will pay you health dividends and large commissions. Your mind cannot

be sound unless your body is sound. You must have an abundance of fresh air, both day and night. You should have good water at all times. You require a sufficient amount of wholesome food. You need plenty of sunshine, of exercise and of rest. Right habits of living are as easy to acquire as wrong ones. Good health radiates energy. Its message is flashed instantly to the observing eye of your prospect. No man likes to transact business with a salesman, who has "one foot in the grave and the other on a banana peel." If you would be successful you must keep on the road to Wellville.

In approaching every prospect your personal appearance is the first qualification of your personal outfit or equipment that comes into play. Without any strain on the imagination we can truthfully say it is the first tool you take out of your life insurance tool kit every time you tackle a prospect. Other tools are brought into use in rapid succession until the job is finished. We shall tell about them in our later talks. Good tools are essential to high class workmanship. They are within your reach but you must pay the price to get them. Be satisfied only with the best.

Tool No. 3—Mental Fearlessness, Self-Confidence and Ambition

Do you know that there is a parable about the ostrich egg? Well, there is. A farmer once bought an ostrich egg, took it home and laid it down in his chicken yard. He had a flock of bantam chickens. As the little hens walked around the great ostrich egg, eyeing it with curiosity, the farmer said to them, "Now you little rascals, take a good look at that and then do your best."

During six months in 1920 a little lady stenographer in a broker's office took up life insurance as a side line.

She wrote \$560,500 of life insurance. To every life insurance salesman we say, "take a good look at that little lady's record and then do your best."

In our last chat we discussed the impression that your physical appearance makes upon your prospect. In every instance that impression is made instantly—much more quickly than we can tell about it or you can read about it. Let us now go a little deeper into your personal outfit and see what other tools you have in your salesmanship kit.

Are you timid? Do you experience mental fear in approaching a prospect? Most of us suffer much from lack of mental bravery. Thanks to the school-yard, the playground, and early tests of physical strength most of us overcome physical cowardice and acquire physical bravery. But when we enter the business world we soon discover that mental bravery hauls down the prizes. We need tests—trials of our mental courage. This admirable mental quality can be cultivated and acquired as quickly as can physical courage. If you are timid, if you suffer from mental fear, your prospect can detect the fact in the first few words you utter. To be a successful salesman you must have mental fearlessness. Go after it and keep after it until you acquire it. Fight mental fear to a finish. Never side-step or duck an encounter. Mental contests develop mental courage just as surely as physical encounters develop physical courage. Both kinds banish fear.

Mental fearlessness begets self-confidence. This is another admirable trait. It, too, is necessary to successful salesmanship. Now don't confuse self-confidence with over-confidence. The latter trait is merely overbearing egotism—a tare in the field of grain. Self-confidence perceives every opportunity—big or little—lays

a firm hand upon it and makes full use of it. This wonderful mental trait leads you to analyze your mental powers and, figuratively speaking, to quarter them in their proper barracks, where they are ready to be called into action at a moment's notice. Through regular and systematic training of your mental qualities you learn to rely upon them as the trained athlete learns to rely upon the muscles of his body. Such training develops self-confidence and self-confidence will carry you over hurdles, through quick-sands, across chasms and past difficulties that are insurmountable to anyone but the man of strength. If you are possessor of this remarkable quality, your prospect soon becomes aware of the fact. This fine mental trait makes victory doubly sure. For that reason it is well worth acquiring.

Then you must be ambitious. Mere wishing isn't ambition. Wishing stultifies the mind while ambition arouses it. The wish-bone is forked. It goes in two directions but doesn't get anywhere. Besides, it is weak, as you well know if you ever pulled on one. The backbone symbolizes ambition. It is straight and strong. It is built to carry burdens and it does not shirk. It is a worker, not an idler. It is practical, not fantastical. Your prospect will soon detect whether you are merely wishing for his application or whether you are ambitious and willing to work with might and main to get it. Put this handy mental implement in your tool-kit and you will find that it will serve you well, when you need it.

Tool No. 4.—Will Power

A

Once more we take a look into your life insurance tool-kit to see what else is to be found within. The next

qualification that our mental hand lays hold of is Will-power.

Will-power is the great miracle-worker in the world. We know a man, who never had any legs. He has made a fortune. He drives his own automobile on pleasure tours for thousands of miles. We know of another man, without either arms or legs, who is the executive head of one of the largest business enterprises in the northwest. Remember the story of Mal Rose, whose body is paralyzed from the neck down and is rapidly ossifying? He is one of the happiest men on earth and composes some of the sweetest poetry that ever winged its flight from the fertile brain of man. These are but three examples. They exist by the thousand. If men, and women, too, with such frail bodies, have bridged the chasms on the road to success; surely you, who are sound of mind and strong of limb, can attain to any goal for which you strive.

Will-power is not stubbornness. Don't confuse the two. Stubbornness is inflexible. It may break but it will not yield. Once broken, it is destroyed. Will-power is flexible. It will yield to win its point; then it flies right back into place, as strong as ever. Will-power can be thwarted temporarily but it cannot be defeated permanently. If it finds that one avenue is closed, it seeks for another and finds it. The Bible says, "Seek and ye shall find." The great war hero said, "we'll fight it out along this line if it takes all summer." The basic injunction of the business world is, "Begin at the bottom and then persevere until you reach the top." The summed-up lesson of human history is, "Face forward and keep on going."

It isn't the lack of desire that keeps people from having what they want. Every human being builds

castles in the air. Every human heart is full of wishing and of longing. Unwillingness to pay the price holds people back. Somehow they are incapable of learning the fundamental lesson of life that there is no reward without labor. The wisher grows faint of heart, the hoper crumples up under the hard, steady grind of achievement. Only the man whose mind and body are permeated and driven by the perpetual power of will, persists to the end. And that end is ever satisfactory.

You know, I know, every life insurance salesman knows that applications must be sought out and pursued diligently before they can be secured. They come voluntarily to no man. Life insurance is never bought; it is always sold. All your wishes, all your hopes, all your plans will come to naught unless they are vitalized by work. You must follow in the footsteps of Edison, of Ford, of Rosenwald and of the thousands of other men who have achieved business success. The road is long and tortuous. There will be head-aches, heart-aches and body aches. Your Will-power, nothing else, can carry you to your journey's end. That end is success and it will be worthy of your effort.

Tool No. 4.—Will Power

B

You want to write a good volume of business. You want to make money. You want to succeed. We know you do. You are not alone in your desires. The world is full of people, who "wish" to succeed. But wishing isn't enough; in fact, it is only the beginning. The "wish" to succeed must be followed by the "will" to succeed. Nothing in this world is impossible to the man who wills, provided he wills strongly enough; but all

things are denied to him who stops with mere wishing.

You don't need to be large in stature. You do not require a gigantic intellect. It is not necessary that you be a remarkable genius. Your will power can carry you, with your present stature, your present intellect, your present ability, to any destination you may choose. Greater than all other handicaps combined is man's lack of will-power in action.

Look at the little Ford motor. It is the smallest and simplest internal combustion engine in the world of transportation. It generates about 22 horse-power. You'll find it in every country on earth. You see it everywhere,—always in action, always going, always reaching its destination. The roads may be good; the roads may be poor; or there may be no roads. It is all one to that little motor. If it gets out of order, a blacksmith, a plumber, a tinsmith, almost anyone, who can handle a wrench and a screwdriver, can fix it. Everybody pokes fun at it, everybody laughs at it; but it is the marvel and the wonder of the motor world.

Model your will-power after that little motor. Put a load upon it every day and every night. Keep it in constant and continuous action. Some may turn up their noses at you; some may poke fun at you and others may laugh at you. What will that matter to you? When you honk your horn, all of them will know you are coming and they'll pull over to one side of the road as you go whizzing by. You can become a wonderful salesman, if you will.

Tool No. 5.—Concentration

We take another dip into your insurance tool kit. We pick up for close inspection another fine implement of salesmanship. It is Concentration.

We know a boy just entering his teens. He is robust

and fairly bristles with animal spirits. No one likes to romp, play and tussle any more than he. Yet that same boy can take a book, sit down to read it and become utterly oblivious to all outside influences. The room may be full of his play-mates. They may talk, laugh, sing, box or wrestle, but they do not disturb him in the least. His ears become deaf to sound. His eyes become glued to his book. His attention, all his mental powers, become centered upon his reading. That is Concentration.

We see good examples of concentration in many walks of life. The base-ball fan is a good concentrator. The racing enthusiast is a splendid concentrator. The careful automobile driver continuously watches the road. The expert operator constantly observes the working of his machine in mill, factory or mine. The successful business man, be his business large or small, keeps his mind ever upon his business.

The life insurance salesman is no exception. In fact, Concentration is more vital to him than it is to almost any other man. He must direct the prospect's thoughts into and along the proper channel. He must dominate the applicant's mind. Life insurance is sold; it is not bought. This fact cannot be emphasized too strongly nor too often. Imagine a salesman handing a prospect a printed list of policies issued by his society and asking him if there is anything on the list that he wants. Salesmen for groceries, for drugs or for other commodities may do that; but they are not salesmen in the true sense of the word; they are mere order-takers. Such methods never get any man away from the one-arm lunch room and they spell certain failure for the life insurance salesman.

To lead and dominate your prospect you must be master of the situation. You must arouse his interest

and keep his attention chained to your proposition. The more capable you are of concentrating your own mind upon your proposition, the better success you will have with your prospect. You must be master of your own mind before you can hope for mastery over the minds of others. Study your society. Know it from A to Z. Study your proposition. Have it at your tongue's end. Map out sales' talks. Commit them to memory. Practice them. Improve them. This will develop Concentration. Concentration will put more working hours into your days. It will enable you to accomplish in a few minutes what formerly required hours for you to do. It will increase the number and size of your applications and reduce the number of your failures and disappointments.

Concentration is a superb tool for the life insurance salesman. You should add it to your outfit. It will mean more business, more money and greater success.

Tool No. 6.—Sincerity

We go rummaging again in your life insurance tool kit. We want to see if you have that razor-edged instrument, Sincerity, in your outfit.

What is Sincerity? Is it a quality of the voice? No. Is it an expression of the eyes? No. Is it a cast of countenance? No. Is it an attitude of the body? No; it is none of these. It is that mental state of supreme confidence, of unwavering faith in yourself, in your proposition and in the institution you represent. Your faith may be blind or it may be born of knowledge. The latter is the better kind.

Sincerity blends with and colors all your other mental processes. It imparts to them a delicate and refined hue that nothing else in this world can give. What fragrance is to the rose; what flavor is to the orange;

what tints of gold and crimson are to the sunset; these are what Sincerity is to your character as a salesman. Like perspiration it fairly oozes out of your system. It insensibly permeates the mind of your prospect, thereby laying the foundation for his confidence in you.

There is no substitute for Sincerity. The blue-sky artist simulates it, once only. He doesn't return for repeat orders. He doesn't build for permanency. He knows that he is a crook and he knows equally well that those, who trust him, will know it shortly after he is gone. His object is to put over one transaction and then hie to parts unknown. High pressure methods, trickery and gross deception enable him to succeed, once only. He goes in at the big end of the horn but ultimately comes out at the little end.

Your purpose is entirely different. You are building for permanency. If a man once becomes your friend, you want him always to remain a friend. If a prospect once becomes a policy holder, you desire him always to be a policy-holder. You are anxious for people to become convinced of your sincerity and to retain that conviction throughout their lives. There is one way, and only one way, in which this end can be achieved. You must be sincere. Sincerity begets sincerity, for in this old world of ours like produces like.

If you lack Sincerity you had better get out of the life insurance game. If you do not believe unreservedly in your institution and its proposition, you had better hook up with another institution. Seek success with all your might. Above all don't court failure. Sincerity is a necessary instrument in life insurance salesmanship. At the same time it is a delicate one. Keep it in your tool-kit and take good care of it. It is a first-class commission booster.

Tool No. 7.—A Good Memory

Some people claim that February 2nd is ground-hog day. Others say the 14th is the day. We'll not argue the point. The old saying is that the ground-hog, in case he sees his shadow, goes back into his hole and hides another six weeks. This is not the course for the live-wire salesman to pursue. Anytime a salesman sees his own shadow he may know he has slackened his pace. He is traveling towards hibernation, which is the land of sleep. The thing for him to do is to step out lively and come to a sales-grapple with some near-by prospect. Applications cast their shadows before them. If your eye-sight is keen you can see them. Those are the shadows you want to see.

For some time we have been inspecting your personal outfit. In your salesmanship tool-kit we have already found many high class implements of the salesman's art. There were personal appearance as to neatness, cleanliness, health and strength; fearlessness; self-confidence; will power and ambition; concentration and sincerity. The list is not yet exhausted, hence we continue our tour of inspection.

One of the most strikingly important personal qualifications of a salesman is a good memory. Who of us but marvels at the man who can call us by name after a single chance meeting? Such a feat is so unusual and so unexpected. It convinces us that we stand high in the man's esteem. It flatters our vanity more than most of us are willing to admit. The man reaps a ten-fold benefit, for we immediately classify him as a man of high attainments. At a single bound he has leaped all the hurdles that stood between him and our confidence.

Now a good memory is not solely the gift of nature. It can be cultivated and acquired by almost anyone. We frequently see systems for developing memory advertised in magazines and newspapers. Most of these systems are based upon "ingenuity methods" or the "association of ideas." Such systems are complicated and cumbersome. They are not necessary to the cultivation of a good memory. You can get along better without them.

When you meet a famous character, you have no trouble in remembering his name, his face and the attendant circumstances. This is because your eyes and ears are open and your mental faculties are wide awake. You concentrate your attention in such surroundings and get an intensified impression that literally sticks in your memory. Again, you have no difficulty in remembering the names and faces of people whom you meet frequently. This is due to the fact that your mind gets the same impression a number of times. Each repetition of the impression strengthens the original impression and fastens it firmly in your memory. The real secret of a good memory is, therefore, intensity of impression and repetition.

When you meet a man, concentrate your attention. Get his name. Don't lose it in a jumble of words or in a handshake. If you don't get his name the first time, ask for it. In your first conversation look the man in the eye, study his face and use his name a few times. If you deem it necessary, write his name in a little memorandum book after you leave him. Later on, repeat his name and recall his face. You may make a poor showing at first, but don't despair. Don't even become discouraged. Keep everlastingly at it. Before you know it you will have a startling memory for names

and faces. You will also find your memory much improved in other useful ways.

A good memory is a most valuable asset for the salesman. It cuts away the underbrush and leaves a clear, open road to success. It will even gloss over and cover up many other deficiencies. By all means you should add this personal qualification to your salesmanship tool-kit. Acquire it; use it, and then watch your commissions mount higher and higher.

Tool No. 8.—Effective Speech

Did you ever attend a good ball game? Of course, you have. Do you remember how the players on each side got out on the diamond and warmed up before the game commenced? You could not help but notice it. Now the purpose of that little preliminary practice was to put each player on edge so that he could deliver his base-ball ability effectively—so that he wouldn't muff a fly, let a "grass-eater" get by him, make a poor throw or fan out at bat.

Your business also requires an effective delivery. Your delivery lies in your sales talk. You must be a good talker. It won't do for you to mumble your words. You can not afford to talk in a lame, halting, stumbling fashion. Your words must not be listless and lifeless. Nor on the other hand, do you dare to roar like a lion in the jungle. There is a right way of talking and there are many wrong ways. You must discover, acquire and employ the right way.

Several generations ago Edmund Burke was the most famous orator in the English Parliament. Soon after beginning a speech his voice would crack and he would screech and howl his way through to the end. Before he had half finished nearly all the seats were vacant. He

was nick-named the "dinner bell" of Parliament. As soon as his speeches appeared in print everybody rushed to get them. Burke's thoughts were all right but his delivery was unendurable.

On many occasions we have heard men tell stories. Now all stories are not good ones and all men are not good story-tellers. We have known many a good story to be literally butchered by a bum delivery. Sometimes the narrator even left out the main point—the climax of the story. At other times the manner of telling was so tiresome that, when the end was reached, we were too much exasperated and too nearly worn out to give the hearty laugh of appreciation that the story deserved upon its own merits.

A defective and crippled delivery will not serve your purpose. It will destroy your chances of becoming a successful salesman. In your interviews you must convert men to your way of thinking, if you are to be successful. You must not only convert them but you must get them to act before you leave them. You simply cannot put your proposition over unless you are effective in speech. To be effective you must be impressive. To be impressive you must pronounce your words clearly; you must emphasize important words; you must use pleasing inflections; you must avoid monotone and sing-song; you must talk slowly sometimes and rapidly at others; you must employ low tones and loud tones of voice; and the element of sincerity must pervade your entire sales' talk.

You can develop effective speech or you can improve it. Demosthenes filled his mouth with pebbles and practiced to develop his ability as an orator. He succeeded to an amazing extent. Practice performs miracles. Read your sales' talks aloud. Recite them aloud. Read and

recite other selections aloud. Practice in private. Practice on others in public Practice! Practice! Practice!

If you lack effective speech, develop it. If you have it already, improve it. You want nothing but high grade implements in your salesmanship tool-kit. They are the kind that magnetize the "iron boys." Your own reason, observation and experience will convince you that one of your personal qualifications must be effectiveness in speech.

Tool No. 9.—Power of Suggestion

Did you ever hear of a man playing a "hunch"? You have, frequently. People play "hunches" in card games. They buy on "hunches" on the board of trade. They bet on their "hunches" at the race tracks and in games of (no) chance. Some business men, but not the longest-headed ones, follow their "hunches" in buying goods, in advertising and in selling. Many people can be induced to buy life insurance upon their "hunches." Part of your problem, as a salesman, is to deal successfully with these "hunches."

Now what is a "hunch"? This is a question of considerable importance to you. You have heard of woman's intuition. It is reputed to be unerring and it generally is in matters concerning her husband's habits or whereabouts. Intuition is nothing more nor less than a "hunch." Man does not usually like to apply to himself the terms that he applies to woman. It makes him feel effeminate. The present subject is a case in point. Woman's intuition and man's "hunches" are the self-same thing.

The human mind is subject to two kinds of suggestions, conscious and subconscious. Conscious suggestions come either from outside sources or from the active

conscious working of a person's own mind. Subconscious suggestions originate in the subjective or subconscious mind. Did you ever look into a spring and see the water come boiling and bubbling up through the sand at the bottom? That is just the way subconscious suggestions come boiling and bubbling up from the subconscious into the conscious mind. Always mysterious, sometimes of compelling force, these subconscious suggestions, for want of a better name, are called "hunches." They probably originate from the remnant, or from a modified form, of a mental faculty, which in an earlier stage of existence was known as animal instinct.

Whenever a prospect puts his name on the dotted line, you call it desirable action. That action is based upon the prospect's favorable decision. The decision in its turn is based either upon the prospect's judgment or upon his "hunch"; perhaps, upon both. Judgment is the result of more or less perfect reasoning based upon conscious suggestions. You may be responsible for all of these conscious suggestions or for only a part of them. If a favorable decision, in any given case, depends entirely upon judgment it is quite necessary that you arouse suggestions that lead neither to argument nor to hostility. It is equally necessary that you prevent the prospect's own mind from developing conscious suggestions that lead to argument or hostility. Most people think, offhand, that argument is the best way of settling any question right. The fact is that argument never settles any question unless there is a court, an arbitrator, a referee or some third person who makes the decision. An argument between two people invariably leads to hostility. Right judgments and favorable decisions do not grow out of a hostile attitude.

But a favorable decision is not always based on judg-

ment. Sometimes subconscious suggestions of the prospect are in evidence. Whenever a "hunch" is present, you must be quick to detect it. If the "hunch" coincides with the prospect's judgment, you have easy sailing. If the "hunch" runs counter to the prospect's judgment you have a real problem on your hands. In such a case either the judgment or the "hunch" will control. If the prospect's judgment is against you and his "hunch" is with you, your success will probably lie in playing his "hunch" against his judgment. If the reverse be true, your best course will be to play his judgment against his "hunch."

In all games of chance people usually follow their "hunches" in preference to their judgment. The same rule is very largely applicable in the case of those who deal on boards of trade and stock exchanges. This course seems to be one of the perversities of human nature. It is the real reason why there are so many losers and so few winners.

Man is not yet a simon-pure reasoning and reasonable creature. He shows at his best in ordinary business transactions and at his worst in gambling and speculation. Knowing him as you do, or must, you should deal with him accordingly. Your ability to induce favorable suggestions, both conscious and unconscious, is a great asset in salesmanship. It is an ability that can be acquired and developed. You need it in your life insurance tool kit. Get it, keep it and improve it.

Tool No. 10—Tact

A

You have doubtless read of the scimitar, the keenest cutting weapon ever made by man. It has the fine edge

of a razor and can be used in so delicate an operation as splitting a hair. At the same time so great is its strength that a dexterous hand can employ it to cleave the skull or split in twain the body of an enemy. It is a marvelous weapon.

To all your abilities, if you would be a highly successful salesman, you must add a razor-like edge, similar to the keen cutting edge of the scimitar. With that sharp edge you can either gently carve or furiously slash your way to success. Whether you will carve or slash will depend upon the circumstances in the individual case. This keen edge of the salesman's ability has a name and that name is Tact.

Tact consists of saying the right thing, in the right way and at the right time. This sounds like a truism. So it is. It also sounds easy. It is—not. Tact may be employed in a positive way by saying the right words, in the right way and at the right time; or, it may be employed in a negative way by saying nothing, in the right way and at the right time. This simply means that Tact sometimes requires the use of spoken words and at other times demands silence. From occasions of the latter kind arose the familiar saying, "silence is golden."

The theory of Tact is a science. The practice of Tact is an art—a fine art at that. You must be its master both in theory and in practice in order to be a top-notch salesman. There are several well established rules for the employment of Tact. To observe and to follow these rules means success. To disregard them spells failure.

Rule 1 is: Think before you speak. You may do this thinking just prior to speaking or you may have done it weeks, or months or even years before. This all depends upon circumstances. The Declaration of Independence existed in Jefferson's mind long before it was

put on paper. Webster's reply to Hayne took form in his mind years before its delivery in the U. S. Senate. In your own case years of training and experience may be back of your spoken words or of your silence, as the case may be. The present is always the child of the past. Primarily you must consider the effect of your words upon your hearer, the prospect. Secondly, you must consider the ultimate effect of your words upon yourself, the attainment of your purpose. That purpose is the making of a sale.

Rule 2 is: Speak well of others, especially competitors. If you cannot do so, then preserve silence. Neither fair words nor discreet silence ever prove a roorback. They characterize the salesman as being well above the average grade of human clay. They generate a wholesome respect in the mind of the prospect. It is the habit of intelligent men and women (your prospects) to credit words of disparagement to motives of envy, of hostility, of unfairness and of falsehood. An attack upon a competitor is usually regarded as being based upon a desire to deceive. Such tactics are generally recognized as an appeal to the lower elements of human nature. This method defeats the making of many sales in the first instance. A sale that is so made is not well made. The victory is only a temporary one at best. Sooner or later there is a rebound, a reaction that results in a reversal of the former verdict. Such a reversal may carry with it the undoing of other sales. Such sales are not the healthy products of salesmanship. They are deformities. Avoid them.

Rule 3 is: Steer clear of argument. Don't introduce topics that are debatable. Don't join issue upon points or subjects that lead to argument. By failing to observe this rule you take the sure road to failure. In our last

talk we pointed out the futility of argument in salesmanship. A lawyer may convince the judge or the jury by argument but he can never convince the client of opposing counsel. At the beginning of our Civil War so great a man as Lincoln, a past-master of tact, sought to hold the border states in line by a plan of purchasing all their slaves. His argument fell on callous ears. Argument is a proper procedure for convincing a court, a board of arbitration or other third party. But in salesmanship there is no third party. There are the salesman and his prospect and no one else. Surely it is apparent that argument is not a fit instrument for the salesman's tool kit. It is an ax laid at the root of the tree of salesmanship.

You can observe the rules of Tact and still not have the appearance of being a dried-up human "cracklin'." By doing so you will be more interesting to others, better liked by others, more convincing and more successful. You will take your place beside men who put things over in this world. That's what you want. Tact is a marvelous instrument of salesmanship. By all means you should have it among the implements in your sale's kit.

Tool No. 10—Tact

B

We take time to make a few further helpful observations upon Tact. In a recent number of a great insurance journal is related an incident of a life insurance salesman landing a wealthy farmer prospect. The farmer motored to town one evening to be examined. Afterwards the salesman took him to the leading café to dine. When the soup arrived the farmer began almost literally to gargle it. The café was crowded and the near by diners

began to manifest their amusement. It was an embarrassing situation for the salesman. He was too wise and too polite to criticize the farmer. It would have lost him the application. At the same time he realized that the amused derision of the neighboring diners would soon produce a crisis that might lead to the loss of the application. Quick thinking and quick acting saved the situation. Suddenly the salesman began to gargle his soup. He decidedly out-gargled the farmer. Very soon he leaned across the table and said, "our empty-headed neighbors seem to be getting a lot of enjoyment out of the way we eat our soup. I hate to have a set of boobs laugh at me in a public place. Let's cut out our noise so they can get their little minds back upon their own business."

That was Tact. The salesman exhibited a masterly mind in action. He avoided the wounding of the farmer's feelings. He averted an ugly scene in the café. He saved an application that was very near the point of being lost. More than that he made a life-long friend and booster. The farmer has since taken a larger amount of insurance and has already helped the salesman to place more than \$50,000 of other insurance. The end is not yet.

Tact is a precious talent. It can be acquired. It is largely a combination of politeness and common sense. It is the salesman's magic key that will unlock practically every door. It costs little but it pays enormous dividends in dollars and cents. It also brings to the salesman that high degree of satisfaction "that passeth understanding."

Tool No. 11—Display of Interest

One day in May, 1921, we started out at 7 a. m. to take a little walk before breakfast. There wasn't a cloud in the sky and we could see the bright shimmer of the morning sun on the placid waters of Lake Michigan. The delicate aroma of flowers and fruit blossoms was discernible in the spring-time air. Birds were singing and twittering in the branches. Somewhere a red-head was hammering loudly on a wooden coping. A few ladies and an occasional man were taking their house dogs for their morning stroll. Altogether it was a peaceful scene.

But it is never more than a stone's throw from peace to war. The world, all nature presents an unbroken and never-ending series of conflicts. Everywhere and always the battle for the survival of the fittest is being waged. We had gone about two blocks when we witnessed a striking example of this ceaseless warfare. In a parkway newly sowed grass was about two inches high. In this grass was a robin diligently pecking at something for its breakfast. Around the grass-plot and about a foot above the ground had been stretched a single strand of wire. On this wire and as near to the robin as it could get was perched an English sparrow. It was nervously and intently watching the robin. Suddenly the sparrow made a dive, plucked the morsel of food (a piece of apple) from the ground, flew to the stone curb four or five feet away and leisurely devoured the remnant of the robin's breakfast. The robin made no effort to rescue its property. It hopped nervously back and fourth, halted occasionally and acted as if it hoped the sparrow would, for some reason, fly away and leave the apple uneaten. As soon as the apple disappeared

the robin again took up the search for food. The sparrow once more flew to the wire and from this perch patiently and confidently waited for the robin to make another find.

From this incident of the birds may be drawn some valuable lessons for salesmanship. The English sparrow is a bolshevist. It is noisy and lazy. It has never formed the habit of searching or working for its food. It lives mostly in our cities. Since the usual source of its food supply has dwindled and almost disappeared, the sparrow has become a highway robber in birdland. It has, therefore, become interested in other birds. By a study of their characteristics it has found that it can rob some kinds of birds with impunity while other kinds it must let severely alone. This bandit among birds plies its trade accordingly.

The successful salesman cannot be a bolshevist. He cannot be noisy or lazy. Nor can he follow the rules of banditry. The blue sky artist is a near-bandit but the honest salesman is far, far removed from that sphere. The good salesman is a specialist. While he does not go out directly in search of food, clothing, shelter, etc., in an indirect way he does that very thing. He works for a financial return which is the equivalent of all the necessities, comforts and luxuries that he desires. He sells what some other people want. Some other people, who are specialists in other lines, make and sell what he wants. Through the instrumentality of money and credit all desirable exchanges are effected and every individual is supplied.

One characteristic of the English sparrow is worthy of emulation. It takes a deep interest in the birds from which it expects to derive its living. The successful salesman must do that very thing. Right there the

emulation ends. For the sparrow's practice of robbery the salesman must substitute the principle of fair exchange. Strong arm methods have no place in high-class salesmanship.

Before a salesman can sell a life insurance policy he must convince the prospect that the policy fits that prospect's needs. He must get the prospect's story before he can know the prospect's needs. Some people tell their story willingly. Others are more reticent, but well timed and well directed questions will draw out the story of any man. A sympathetic and interested listener will rarely fail to get the story. The one thing in the world that everyone knows the most about is himself. In the last analysis every person is more interested in himself than in anything else in the universe. This fundamental fact is stated somewhat bluntly but it is true nevertheless.

In the matter of Interest imitate the English sparrow sitting on the wire and watching the robin. Get the story of the people whom you expect to sell. You may not sell them today but you probably will do so next week, next month or next year. After they have laid their cards upon the table you will be in a position to know almost to a certainty what card to play to land them. A proper Display of Interest will not fail to draw your prospects to you and to your proposition. It is a most effective implement of salesmanship. You need it and should have it in your sale's tool kit.

Tool No. 12—Habit of Industry

Every salesman must have the Habit of Industry. The morning of every working day you must start your day's work. You must be a self-starter. Nobody else will start you. Not only must you start but you must keep

on going until your day's work is done. You can't park in a hotel lobby, in a ball park, at some golf club. You must be a self-propeller. No one else will keep you going. Starting and going,—these are the fundamental elements of the Habit of Industry.

Opportunities are of no value to you, unless you take advantage of them. Knowing what should be done under the circumstances won't get you anywhere, unless you go ahead and do it. The ability to sell life insurance will net you no commissions, unless you apply your ability. The choicest rewards of this world go to the men and women who do things.

Charlie Pauly, the caretaker of our Home Office Building, has the habit of industry. He sees things that need to be done without anyone pointing them out to him. He does things that need to be done without having to be told to do them. If cob-webs gather in a corner, he sees them and removes them. If a lock, a hinge, or a window pane is broken, he finds it out and replaces it. When the windows get dirty, he washes them. When the grass needs cutting or the hedge needs trimming, he does it. There isn't a lazy bone in his body. He earns his money and it is a pleasure to pay it to him.

In the case of manual labor or any kind of work that is largely routine, self-starting and self-propelling characteristics are not absolutely essential, although they are very desirable. Such workers usually have close and immediate supervision. In stores, shops, factories, mines and fields there are bosses, foremen, superintendents, and general managers. They are the directing powers. But the life insurance salesman is out in the field, alone. He must be his own boss, his own foreman,

his own superintendent, his own general manager, his own directing power.

The Habit of Industry is the driving shaft in the mechanism of salesmanship. The salesman's will is the motive power, the internal combustion motor, that propels this driving shaft. The salesman's knowledge of insurance in general and of his own proposition in particular, his other qualifications for salesmanship, in a word his personality, constitute the gears, wheels, frame and stream-line body of the salesmanship machine. All these, properly co-ordinated, make the dependable and successful salesman.

In our talks we have likened essential qualifications to implements in a salesman's tool kit. Refresh your recollection by reviewing those themes. To your list of tools should now be added the Habit of Industry. Without it you cannot succeed. If you already have it, good. If you have it not, then acquire it. Be a good self-starter and a good self-propeller. Then you cannot possibly be a failure.

Tool No. 13—Reliability

Suppose you should go to bed at 10 o'clock some starlight night and wake up at 8 o'clock to find neither cloud nor sun in the sky. Would you be surprised? Startled? Affrighted? You certainly would. Nature's promise of a rising sun every morning would be broken. You could not even imagine what had happened, what was happening or what would happen. There is no probability of such a situation arising. Nature keeps her promises. She always has and she always will.

Therein lies the element of Reliability. There is the pattern for every salesman's life. Never make a promise that you do not keep. Never make a promise that

is impossible for you to keep. Never make one that you do not intend to keep. Among the few basic qualities of good character none stands higher than Reliability. Without that quality all the other qualities will be very greatly depreciated, no matter how good they may be in themselves. With that quality all the others will be immeasurably enhanced in value, even if these others be miserably poor or weak within themselves. Reliability is the highest peak in the mountain range of human character.

What is unselfishness, if coupled with unreliability? Nothing. What is good appearance, fearlessness, self-confidence, ambition, will power, concentration, good memory, effective speech, tactfulness, or the habit of industry without reliability? A delusion and a snare. What is sincerity, without reliability? Hypocrisy pure and simple. Reliability is the magnetic center around which all the other qualities of character revolve.

A man without Reliability is a liar. He can't be anything else. Who wants to work for an unreliable employer? Who is anxious to employ unreliable workers? Who desires to engage the services of an unreliable lawyer, physician, engineer, accountant, mechanic, etc.? Who wishes to deal with an unreliable business man or institution? All these questions answer themselves.

We are told that Hades is paved with "good intentions." The term "good intentions" means "broken promises" and they are the progeny of unreliability. We know, as much as we can know anything in this world, that the one absolutely sure road to failure is paved with "broken promises." Successful life insurance salesmen know this as well, perhaps better than any other class of men. You don't find them furnishing any blocks of "broken promises" to pave either

the highway to failure or the floor of the infernal regions.

Wise people everywhere realize that Reliability in character corresponds to dependability in machinery. It is the one quality above all others that people want in a man with whom they deal, or in a machine that they use.

By all means acquire the quality of Reliability. Maintain it in A1 condition. Keep it in your salesmanship tool kit. It will double, triple, yes quadruple the value of every other tool and implement in your outfit. Make good on your promises and you will make good on commissions. Success is the favorite child of Reliability.

A Last Word. 14—Watch Your Step

We have now completed the list of sales' tools that you should have in your tool-kit. Permit us to call your attention to two or three additional matters pertaining thereto.

1. The chief value of tools of any kind lies neither in their ownership nor possession. It lies in their use. The best tool, the finest implement, the most costly machine ever made is worth absolutely nothing if it cannot be applied to practical purposes. Tools and machinery are designed and made for just two fundamental reasons: (1) to economize labor and (2) to increase production. All along we have explained and insisted that high-grade tools of salesmanship will save much unnecessary work on your part and vastly increase your volume of business. After possessing yourself of the much desired tools of salesmanship, your big problem is to apply them to their most capable uses. We enlarge upon this phase of your work in Part II of this volume.

2. Proper care must be taken of tools and machinery, else they soon become useless; hence of no value. They

must not be left to suffer from neglect and exposure. Neither must they be applied to improper purposes nor improperly applied even to their intended purposes. Wrong usage and ill usage will eventually ruin tools and machinery just as surely as will neglect and exposure. What is true of mechanical tools and machinery is equally true of the tools of salesmanship. Some time and some intelligent effort must be devoted to keeping your implements of salesmanship in first class condition. Part IV of this volume will give you many valuable suggestions along this line.

3. The workman, who plies the tools or operates the machinery, must keep himself fit. At his particular post of duty, he not only represents the institution for which he works; to all intents and purposes he actually is the institution itself. Out on the selling line you are not only a salesman but you are also the embodiment of your society. To the members in your territory, to your friends, to the people who know you, you are the gauge or standard by which they measure your society. Few of them ever see the Home Office. Few of them ever meet representatives direct from the Home Office. To them you personify your proposition and your institution.

Your mistakes and mis-steps will disparage the society as much as they damage your own reputation. If you are a loafer; if you are a card fiend; if you don't pay your bills; if you travel the primrose path, you may be sure that some of your members, some of your friends, some of those who know you, will learn of your shortcomings. Eventually all of them will become aware of the facts. Everyone of them will indulge in a mental monologue about as follows: "I wonder if his society knows what kind of a man he is. Why doesn't it

find out? That would be easy. Oh! I guess the society knows him alright. It probably doesn't care. Birds of a feather flock together. The society is likely no better than he is, maybe not so good. I don't want anything to do with a society like that." So there you are, Mr. Salesman, so-called. You have destroyed your society's standing in your neck-o'-the-woods. It will cost time, money and hard work to repair the injury you have wrought.

Keep yourself fit. You need not be a saint, nor a moral crank, nor a reformer to be an A1 life insurance salesman. Be a live wire and act like a live wire. Then everyone will put his o. k. on you and on the society you represent.

KEEP YOUR SALES' TOOLS IN FINE CONDITION.

PUT THOSE TOOLS TO THEIR BEST POSSIBLE USE.

WATCH YOUR STEP.

PART II
PLYING THE TOOLS
OF
SALES-CRAFT

PART II.

PLYING THE TOOLS OF SALES-CRAFT

Job No. 1—General Specifications

There are three necessary and natural steps in making a sale. The first step is the salesman's approach to the prospective buyer. The second step is the salesman's demonstration of his proposition to the prospective buyer. The third step is closing the sale. These three steps, in some form, have been present in every sale ever made. There have been no exceptions. There never will be any.

Every time you fail to make a sale it is because you fall down in one or more of these steps, unless the prospect is uninsurable on account of race, age, occupation, physical condition or family history. If you will take the time to analyze your own experience you will clearly see that such is the case. Selling life insurance is really a game. It can be learned like any other game, such as cards, pool, billiards, croquet, tennis, base-ball or golf. To become a success at any game one must first acquire a knowledge of the rules of the game. He must next acquire skill in the application of these rules. Study and practice develop the expert in any game. Salesmanship falls in the same category.

Whether your experience be limited or extensive, you know what you have to do to get a name on the dotted line. The three main divisions of selling have been designated in our first paragraph. All the rules of the game fall within these three divisions. The many rules are of varying importance. Some are usually of minor importance but may occasionally become of major impor-

tance in a given case. Some are usually of major importance but may occasionally become of minor importance in some particular case.

Boiled down the rules of major importance are six in number. They are as follows: 1. Approach your prospect in such a way as to secure a favorable hearing. 2. Bring your prospect to the buying point. 3. When you feel that your prospect is ready, try to close him. 4. Don't directly ask him to buy. Assume that he is ready and start filling out his application. 5. If you find your prospect isn't yet ready to buy, start selling him again. 6. Sell your prospect so that he will stay sold.

In our succeeding talks we shall enlarge upon and endeavor to elucidate the three natural steps in selling and the rules applicable to the game of life insurance salesmanship.

Job No. 2—Make the Right Connection

Most people, who take life insurance, know very little about the subject. This is true of financial giants, professional men, farmers, laborers. They have practically no information about the different life insurance companies or fraternal societies. Men use their own judgment or seek expert advice in the purchase of real estate, stocks and bonds, or merchandise. Usually they do neither when they buy life insurance.

People buy their life insurance, as a rule, because of their confidence in the salesman. Review your own experience. How many times has your applicant taken your word absolutely as to the terms of your policy and the standing of your society? How often has an applicant asked you for a sample policy, either for personal examination or for submission to some other person for examination? How many times in all your ex-

perience has an applicant asked you for official statistical information or for references as to the standing of your Society? How many members have been secured in actual and severe competition?

To your applicants you have personified and represented the policy that you sold them. To them you have likewise personified and represented your society. Is it not so? Since this is so, every element of character that inspires confidence in you makes for you greater success. If you gain the confidence of the people you will be able to sell life insurance.

Connect with a society of established standing and stability. Avoid all others. Sell a policy that you know will stand all tests. Don't handle any other kind. Then develop a personality that inspires and retains confidence. The insuring public will become your domain and the limit of your success will be marked only by your capacity for work.

The right connection at the start will save you from future heart-aches, head-aches, loss of prestige, business and money and from the necessity of having to start at the bottom a second time.

Job No. 3—Start Right

The best advice we can give you as a beginner is "Get off on your right foot."

The origin of this expression is lost in the obscurity of ages past. It was old and gray when recorded history began some six or seven thousand years ago. It undoubtedly originated when foot racing first came into vogue among primitive men. It was good advice then, and it is just as good today.

To "get off on the right foot" meant to get the quickest, hence the best, start. But the best start did not alone

win the race. The winning of a race always did and always will involve rigorous training. The successful foot-racer practices for quick starting. He practices for speed. He diets for condition. He studies air resistance. He plans and trains to cut out all waste motion and, if possible, to make one step do the work of two. He does this because it is the only known means whereby he can be the first across the tape.

"Getting off on the right foot" is just as essential to business success—to your personal success—as it is to the winning of a foot race. Except in very rare instances in the field of speculation, business success never comes by chance. Success requires previous training. Such training develops quick perception, clear vision and mental tenacity. You must study, analyze and master your proposition. Study human resistance which you must meet. Pare down and cut out wasteful uses of your energy. Dig up and follow all the shortest cuts. To be most effective you must get across the dotted line in the shortest possible time.

A right start means much. It has won many a race that would have been lost without it. It has meant business success to many men where a poor start would have meant failure. But the most that a right start can give you is an initial advantage. This initial advantage can be and frequently is quickly lost. There must be no let-up in the pace. Slackening speed spells disaster and disappointment.

"Get off on your right foot" and keep going at the maximum limit of your ability. If you do this you are sure of SUCCESS.

Job No. 4—System Is Necessary

Managers of successful business establishments and successful salesmen agree unanimously upon the necessity of working according to system.

The man who succeeds best works every day. He makes every day produce its share of results or knows the reason why. He maps out his plan of operation and then checks up on himself to see if he is carrying out his plan.

In some written form the successful salesman makes a daily record of his calls, canvasses, prospects closed and new leads secured. He keeps a careful record of the hours devoted to actual work.

When such a plan is diligently followed for a few weeks the salesman cannot avoid making a number of discoveries. First of all he learns of many hours that are absolutely wasted. Second, he discovers weaknesses in his manner of approaching or canvassing prospects. Third, he perceives that there are numerous short-cuts to desirable results that were before unknown to him. Fourth, he discovers that others are beginning to respect his energy and his ability and are willing to help him. Fifth, he sees clearly that unlimited success lies before him.

Now, system exists in every form of salesmanship. It is present in every sale or attempted sale. It may be the poorest system, hardly worthy of the name; it may be a fair, a good, an excellent or even a superb system. Your system is of your own creation. Do you know where to classify it? Are you satisfied with it? Does it get the results? No one needs to answer these questions for you. You can answer them yourself.

Analyze your own system. Root out the wasted hours.

Cull out the weak spots. Incorporate all the effective short cuts to desirable results. Keep a written record. Check yourself up at the end of every day. If you do these things you will be in the rank of top-notch salesmen and everybody worth while will know of it and respect you accordingly.

Job No. 5—Salesmanship Engineering

We have just called your attention to the necessity of a plan or system, carefully worked out and followed, in your work. No system will develop itself nor will it produce results of itself. You must be the insurance engineer who discovers and develops a system adapted to your own abilities and methods. Then you must be the motive power that sets your system into operation so that results will be obtained.

Many people have become independently rich through selling life insurance. It may surprise you to be informed that several of these people have become rich by selling fraternal insurance; nevertheless such is the fact.

These people were ambitious. They had a goal to attain. They had a consuming desire not only to excel the records of others but also to excel their own records. If they wrote 10 applications in one month, they tried to write 12 or, possibly, 15 the next month. If they averaged one application every third day they bent every energy to write an application every second day. If they wrote \$100,000 of insurance during the first six months of a year then they went their limit to write \$125,000 or \$150,000 during the second six months. Many men and women have accomplished these feats. Some are doing it today.

How do they do it? First of all they develop a system. Then they follow this system. It is the business high-

way along which they travel to success just the same as a track is the road along which trains travel to their destination. Railroad companies cut down grades, fill in depressions and eliminate curves to reduce the cost of transportation. In a similar way the successful life insurance salesman seeks to improve his system. He finds new and easier ways to gain an audience, more interesting and forcible ways of presenting his proposition, better and quicker methods of avoiding and overcoming objections. Every such improvement in his system saves time, labor and worry. The salesman discovers the shortest route to results and results produce satisfaction, increased power and greater financial returns.

Any man or woman, who can sell anything at all, can make a success of the life insurance proposition. A contract with a reliable society,—one whose future is before it, not behind it,—is essential. No other kind of a society can give you an insurance proposition that will stand up under the rigid tests and strains of the future. That is the only kind of a proposition you should undertake to handle. But at that it won't sell itself. This is where you come in. This is where you take hold and demonstrate to yourself and to others just what you can do. Such a proposition is worthy of the best that you have in you. Go to it with might and main and you will establish a record that will be hard for anyone else to equal.

Job No. 6—Standardize Your Work

We hear much today about the standardization of parts in the manufacture of automobiles, ships, guns. Interchangeable parts are often standardized to one-thousandth of an inch. Such standardization contributes

immeasurably to the efficiency and longer life of highly complicated machinery or mechanisms.

Standardization is just as necessary to your work as it is in the realm of mechanics. It is a necessary part of your system. Nothing will so effectively eliminate interference, absorb road shocks, reduce thrust or side-motion, cut out lost motion and net names on the dotted line as will standardized operations of work on your part.

You should have a standardized sales talk. This is a talk that you can use in practically every interview. You may not be able to use it word for word in every case but you can invariably follow it in outline. By testing your sales talk upon a large number of prospects you can improve it until it becomes virtually standardized.

In their work some life insurance salesmen have been known to get an average of one application out of every two interviews. Such workers are, indeed, rare. Others have been known to average one application out of every three interviews; others, one in four; and still others, one in five. Why do such workers so greatly excel others in the same line of work? This question is often asked. Many are the answers that are given to it. But the real secret of the greater success of such workers lies in the fact that they have a standardized sales talk. They have taken the pains to develop a master's hand and they apply it in a masterly way to their work.

You can do in a large measure what such workers have done. It is not so much a matter of superior intelligence as it is of unflagging industry. The mechanic devotes years to study, to experiment and to practical work to the end that he may become an expert. He pays the price and achieves the desired result. You, too, must pay the price, if you are to become a highly successful

salesman. Real success comes only to those who pay the price in full.

Job No. 7—The Mystic 'Triangle

Motive power is vital to the operation of machinery. Coal or oil, as fuel, generates steam and drives the locomotive. Gasoline or kerosene generates gas and drives the automobile or aeroplane. Fuel or the waterfall generates electricity, which operates machinery in factory, mill and mine. Without motive power every wheel in the world would be idle.

Not only must there be motive power but this power must be sufficient. The locomotive, the automobile, the aeroplane would be worth little if they could not complete their journeys. Machinery would avail mankind but little if it could not be kept in regular and continuous operation. Sufficiency of motive power is every bit as vital as is such power itself.

The application of motive power must also be regulated. The steam engine, the gas motor, the electric motor must have a governor, a flywheel or some equivalent regulator. Without it there could be no control over the use of generated power; machinery would soon thrash itself to pieces, and there could be neither dependability nor utility in any mechanism operated by motive power.

Just as the realm of nature is a great reservoir of power-generating forces and materials, which man can, upon discovery, harness to machinery for divers useful purposes; so is man, himself, a great source or reservoir of power and generating force, which he can apply to the problems of life. No man can be a success who does not make a liberal use of his own power.

The exercise of a man's power or capacities must be

regulated. There must be some well-laid plan, which controls his activities. This plan is the governor or fly-wheel which enables him to direct his energies toward the desired goal. Unless a man utilizes his motive power he never will get anywhere. He might as well not have such power. Without a careful plan no man can get very far, however active he may be in the use of his power. Like the engine without a governor or a fly-wheel, he will merely thrash himself out.

Power must exist in the first place; it must be applied in the second place, and it must be controlled and directed in the third place. These constitute the mystic triangle of success.

The life insurance salesman is no exception to the general rule. His ability, both natural and acquired, constitutes his motive power. If he loaf in the evening, he will soon loaf in the morning. Not long after he will loaf in the afternoon. The one day loafer naturally becomes the seven day loafer. His backbone soon becomes a wish-bone and his motor-plant rusts out even before he is aware of it.

On the other hand he may be very active. He may canvass all the physically unfit, all those who have poor family history, all those engaged in prohibited occupations. He may give up too soon or he may hang on too long. He may try all the wrong ways and never the right way unless it be by chance. He has no well-laid plan. His work is not intelligently controlled and directed. He thrashes himself out and meets bitter disappointment where he had fondly expected success.

A well-laid plan, intelligent method, is just as vital to success in life insurance salesmanship, as is unflagging industry. Complete the mystic triangle and success will follow as a matter of course.

Job No. 8—Avoid Moodiness

There are many moody people in the world. They like to work only when they are in the proper mood. If they wake up with a dark brown taste in the mouth, it is an off day for them. If they feel the touch of a slight headache, they throw work into the discard. If the heat bores into them, their ambition to work withers away.

Now moods grow by what they feed upon. The slightest encouragement prolongs them and multiplies their recurrence. Following one's moods leads immediately to spasmodic work and ultimately to protracted idleness. The back-bone turns to a wish-bone, courage degenerates into futile hope and the will to work atrophies. What would you think of a merchant who would open his store at 6 o'clock one morning, at 8 o'clock another or at 11 o'clock another, just as the mood would strike him? Would he build up an ever-increasing business or would he lose most of the custom that he already had? Even a child can answer this question.

Among this class of people are many life insurance salesmen. During the twenty years that we have been in this business we have seen a large number of such workers pass down the line. There never was any pleasure for us in watching this procession. We like to see men make good. We like to help them make good. But all the outside assistance in the world will not help the man who kills his own engine, i. e., his internal driving power.

A man's greatest pleasure should be found in his work. Successful men are always "crazy" to get back from their vacations to their work. Why? Because in their work their greatest pleasure lies. Work is not drudgery

to them. If any man regards his work as drudgery he is either operating in the wrong field or he has failed to get the proper angle at his job. Why are some men gluttons for work? Why are others drudges in their work? There is just one answer, i. e., a different point of view. The one usually succeeds while the other nearly always fails. The world takes hold with the one, boosts him, pushes for him, pulls for him, praises him and goes "over the top" with him. But the world looks askance at the other and passes him by. (See note on page 98.)

The moody salesman is sorely afflicted. His moods are a cancerous growth upon his vital will to do and achieve. Cancerous growths destroy plant life, animal life and mental vigor unless they be successfully removed. The remedy for moods is work and more work until work becomes a paramount pleasure. If you are unfortunate enough to be afflicted with moods, may you be courageous enough to apply the remedy and thereby effect your own cure.

Job No. 9—Keep a Record

The most successful salesman in any line is the man who makes the best use of his time. In salesmanship it can be truly said "time means money." Wasted time means "money lost." Time improperly employed means "some money lost." A salesman should employ his time according to some well defined method, some clearly outlined system worked out in his own experience.

As a life insurance salesman you must, first of all, make calls or get interviews. Sometimes these are made on the spur of the moment; at other times they are made by appointment.

Every salesman should plan to make a given number of calls each day. One worker may set his mark at 3

calls a day; another at 5; a third at 7, and a fourth at 10. Whatever the number may be, the worker should keep a daily record in a little book for that purpose. In this way the worker can see whether he is running ahead or falling behind the mark he has set for himself. If he is running ahead, the evidence indicates that he is improving as a salesman. If he is running behind, appearances would suggest that he is deteriorating in salesmanship. His own record tells the story and ought to spur him on to greater effort.

Calls or interviews are preliminary to selling or placing policies of insurance. On the average the quality of the canvass made by the worker will determine the number of policies placed. Some salesmen will average one policy to every ten calls. Others will average one policy to every seven calls. Still others will average one policy to every five calls. A few will average one policy to every three calls. Much depends upon the kind of canvass made. Keep a record of your canvasses as well as of your calls. Make a test of different styles of canvassing. Your record will show you what styles of canvass are best not only in a general way, but also for particular classes of people and for individuals of different temperaments and varying conditions in life. Many a poor business proposition is sold and stays sold because it is well presented by the salesman. Many a good proposition fails to be sold because the salesman presents it poorly. Every good salesman keeps a record of his work. With this record he checks up on himself. If he has wasted any time, he sees where it has been wasted and he cuts out the waste. If he uses an inferior method of presentation, he discovers it and eliminates it from his work. He constantly improves as a salesman.

Improved salesmanship means larger results and such results mean more money.

Suppose you make ten calls per day and average one policy to every ten calls. This is one policy for each of 26 working days in the month. If you get \$8 for each policy, you will make \$208 per month. This is more than the average manual laborer, clerk, bookkeeper or stenographer makes. Suppose you improve until you average one policy to every five calls. Ten calls per day would mean 52 policies in a month. At \$8 per policy this would net you \$416 per month. Many workers in the life insurance field are doing as well as this. With a larger commission on each policy the income is greater. You can equal or exceed the earnings herein mentioned.

In your present work do you make a certain minimum number of calls each day? If you do not do this, start to do it now. You will be amazed at the result. Are you employing the best method of canvassing in your work? If you are not, or if you are not sure, then strive to improve your methods. Again you will be startled at the results.

Do you keep a daily record of your calls and canvasses? If you do not, begin at once. Every highly successful salesman keeps such a record. In nearly every case the lessons he learns from his own record make him highly successful. Without such a record you do not know how much time you waste that could be converted into coin of the realm. Without such a record you may never discover the weak spots in your method of canvassing your prospects. Unless you see these weak spots you cannot eliminate them and their elimination means more money for you. Without such a record you will never fully develop your ability as a life

insurance salesman. You owe it to yourself to develop to your full capacity.

Job No. 10—The Theory of Averages

The theory of probabilities constitutes an important branch of mathematics. By its use the practical and reliable tables for insurance have been determined.

In the ordinary business world we speak of this theory as the doctrine of averages. Now, as a salesman, you are seriously interested in this doctrine of averages. If your average application nets you ten dollars, you are vitally concerned as to the number of applications. A certain number is necessary that you may earn a bare living. This number may properly be called your minimum. If you fall below this minimum you must seek other fields of employment; if you rise above it, your outlook brightens and your prospects increase proportionately.

Interviews are essential to secure applications. There is a relation of average between interviews and applications. An average of one application to twenty interviews means an enormous amount of hard work and a minimum of results. Ten applications a month on this basis means two hundred interviews. This number of interviews per month is almost a physical impossibility. One application to ten interviews means much less work and double the results. One application out of five interviews constitutes a splendid working average. In the case of insurance salesmen, who are star performers, an average of one application out of every two and one-half or three interviews is attained. Such salesmen make big money.

The only way you can know your average is to keep a record. The surest way to improve your average is to

know what your record is. Knowing your record you are almost certain to exceed it. Past achievements become spurs to greater efforts, to improved methods and to a higher average. Results are the product of efficiency and efficiency is developed by the employment of intelligent system. By all means keep a record. It will pay you large dividends.

Job No. 11—Time Is Money

Some wise old head once said, "Time is money." This saying might be further amplified by saying that time well employed is "money made," and time frittered away or poorly employed is "money lost."

In insurance work we can call ten hours a fair day's work. On the basis of twenty-six working days per month this gives two hundred and sixty working hours to the month. If your compensation amounts to \$200 per month, this would mean that every working hour averages 77 cents. If you are on a salary basis every working hour lost or wasted means a loss of 77 cents to your society. If you are on a commission basis, a working hour lost or wasted means a 77-cent loss to you. If you are on a part salary and part commission basis, a working hour lost or wasted means a 77-cent loss, to be borne partly by you and partly by your society.

Time can be wasted in numerous ways. A man can oversleep; he can overeat; he can play pool, or billiards, or cards; he can loiter around a bar-room or a hotel lobby; he can walk the streets; he can go to ball games; he can find a score of ways to spend his time without making even a pretense at working. On the other hand he can persuade himself that he is working hard when in reality he is wasting time. For instance, he can approach prospects in an ungracious or offensive

manner; he can canvass his prospects in a way that will absolutely drive them away; he can spend too much time with a prospect before finding out whether that prospect is insurable or uninsurable; he can timidly under-canvass or stubbornly over-canvass a prospect; in many ways he can make use of a wrong method, an inappropriate illustration, or an untimely appeal. Time must be "well spent," else it is largely wasted and means "money lost."

No salesman can hope to get 77 cents an hour for any great length of time if he really belongs in the 10-cent or 20-cent or 30-cent an hour class. The results secured show to what class a worker belongs. One man is ambitious, works hard, improves his methods and rises to a higher class, while another is careless and lazy and backslides into a lower class. The score sheet in the Home Office tells the whole story. A salesman's rank can be determined with approximate accuracy.

Your time is at your disposal. Whether it means "money made" or "money lost" depends upon the use you make of it.

Job No. 12—Evening Work

A few years ago a live representative kept track of the result of his work of evenings. He found that he averaged \$10 for each evening that he worked. Sometime later several insurance men tested their work of evenings. They worked three evenings a week most of the time. On the average each two evenings they worked netted them one application. Their average earnings were more than \$9 for each evening's work, or close to \$1,400 additional income for the year.

If you do a real day's work every day, it will not be advisable for you to work more than one or two even-

ings each week. No worker should ever work at such a fast pace that he will be overtaxed. There are, however, so few cases of overwork that this advice is almost superfluous. It is the slow pace that kills most fieldworkers, not the fast pace; at least not in the line of work.

The insurance salesman, who does not make a living by daytime work, must do some evening work. Other insurance salesmen can do evening work as a matter of choice. It is extremely doubtful if there ever was a successful salesman who did all of his work in daytime. In any event evening work means more money. Two evenings a week ought to mean about \$75 a month. Three evenings a week should bring \$112.50, which ought to be and usually is a welcome addition to the income of the hustling salesman.

It is not easy to work of evenings. For that matter it is not much easier to work in daytime. The insurance salesman must have great self-driving power. For the most part he is away from all close supervision. He must be his own supervisor. If he fails to supervise his own work properly, his driving power diminishes. He not only will not work evenings but he will not really work days. The end in such a case is inevitable. Such a worker is a misfit in the insurance field. He must find employment under the direct supervision of someone who will supply the requisite driving power.

Job No. 13—A Parable in Salesmanship

In 1909 two young men, John and Joseph, started to write business for an adequate rate fraternal society. Both were hustlers and both have always written a full dollar's worth of business for a dollar's pay. Whether these men were named after relatives, friends, famous men or the old Biblical characters we are uninformed.

It is certain, however, that—like those old Bible characters—they have been diligent about their employer's business.

These men were wise in their choice of an employer. They looked far forward into the future. They planned by their work to lay a foundation upon which they could build as long as they lived. They knew that no rate readjustment would take place in the future, which readjustment would tear down their work of years and blow up their very foundation. Few salesmen ever showed better judgment in this respect.

Both these men live well. Both have bank accounts. Both drive their own automobiles. Both are highly respected by all who know them. But Joe has the larger bank account, owns a better home and pulls down larger commissions every month.

There is a noticeable difference between the degrees of success of these two successful salesmen. Joe is the greater success. Why? Because he works harder. Simple, isn't it? Well, is it so simple after all? John is diligent and persistent. He works till five o'clock every day. He usually lands some business but now and then he has an off-day. He doesn't like these off-days but he considers them unavoidable. On the other hand Joe won't accept an off-day. He may not land any business before five o'clock some days. Then is when he shows at his best. He declares he won't go home till he gets a name on the dotted line. Sometimes he is out quite late and sometimes he almost runs the wheels off of his flivver, but he never fails to land. These off-day spurts mark the difference between Joe and John. These spurts account for Joe's larger bank account, better home and bigger commissions.

There is much food for reflection in the careers of these men. We commend them to you for your serious consideration.

Job No. 14—Don't Be a Lemon Picker

You are intensely interested in the matter of prospects. Good prospects are the salt of the earth in your business. They are the only ones that you can really afford to canvass.

Other things being equal, that salesman is most successful who eliminates to the greatest extent the poor prospect. This is a general rule of all salesmanship. Any salesman wastes his time, burns up his energy, diminishes his moral courage, is out his expense money, and loses his commission in canvassing a poor prospect.

In your work a person who cannot pass a medical examination is a poor prospect. Any man or woman, who cannot be elected to membership in the local lodge, is a poor prospect. One who is outside the admissible age limit is a poor prospect. One who is engaged in a prohibited occupation is a poor prospect. A person who cannot pay the necessary premiums is a poor prospect. Any one who will not take life insurance under any circumstances is a poor prospect. Here are six general classes of poor prospects and there may be others. It behooves you to pass by all such prospects, because they are lemons in the garden of life insurance.

You will readily admit the general rule but you may inquire "how can one distinguish the lemons?" Well, you can't do it by any hard and fast rule. It is not a problem in mathematics. If it were, it could be easily solved and as a result the world would be flooded with top-notch salesmen.

The problem is one of method. In a general way we would say that the best way to eliminate poor prospects is to pick out only the probably good ones. There are several ways of doing this.

One plan is to start with the directory. Every city, town, village and rural community has at least a telephone directory. Make out a list of names in some locality. Then approach someone in that locality who appears to be intelligent and well informed. Inquire about the various names on your list. If the first person approached cannot give you sufficient information, try another; and, if necessary, try a third. You will be surprised at the amount of information you will get, that will be helpful to you. You will strike some names off your list at once. Your informant may give you other names, which you will put upon your list. You can work every locality in a community, however large, and when you finish, you will have made a thorough canvass. It will be surprising, if you fail to secure a good volume of good business.

The information furnished you will usually be given in confidence and should be treated strictly as such. Always remember that the only way to gain confidence and to keep it is to deserve it.

Job No. 15—Sources of Prospects

In our previous chat we stated that, as a general rule in your work, it is necessary to eliminate poor prospects. We also pointed out that the best way to do this is to look up and canvass only the good ones. We indicated one way to locate good prospects. Now we wish to suggest four more ways.

1. Every time you interview a prospect ask for a list of men and women of his acquaintance. As a rule people

have a very erroneous idea as to what constitutes a prospect. For this reason it is difficult to get good prospects in this way. But you can ask questions and make suggestions. Every prospect you canvass can give you a number of other good prospects. It is up to you to use your knowledge, wit and ingenuity to get the list. Others have used this plan successfully in their life insurance work and so can you.

2. Where you are acquainted in a community you can ask each of a number of friends to give you half a dozen names of men and women, who can pass a medical examination and pay for insurance. Of course, you must not embarrass and anger your friends by using their names. In this way you can get a choice list of likely prospects. In an ordinary, haphazard canvass you might call upon five or six times the number of persons upon your list before you would reach your real prospects. Your own friends and acquaintances are usually poor prospects but they are quite willing to help you in this way. Salesmen, who have tried this method, have found it very satisfactory.

3. Another method is to utilize the service of your local medical examiner. With very good grace he can ask an applicant for a list of names at the time of the examination. It goes without saying that this plan can be used only when your local examiner is enthusiastic over your plan of insurance and favorable to you personally. The local examiner must be tactful and must assure the applicant that his name will not be used in the subsequent canvass. This method has been known to produce some remarkably good results.

4. Last of all remember that every present member is a good prospect for increased insurance. Every

member you write ought to be open for more insurance at some future time.

Most societies write up to \$5000 on one person. Less than one per cent of the members carry the maximum amount of protection. It ought to be easier to write a member for increased insurance than it is to secure a new member. Try it and be convinced. It will mean more commissions to you. That is what you want. It will mean more business for your society and that is what it wants.

Get off on your right foot in every campaign. Eliminate the poor prospects but don't overlook any of the good ones.

Job No. 16—The Interview

After eliminating from your list the people, who—for some reason—are poor prospects, you are left face to face with the proposition of approaching, interviewing and “getting on the dotted line” the desirable and available prospects.

The manner of your approach is important. A poor approach may defeat you. If the prospect is forced to make some unpleasant mental observation about your manner or appearance, you are beaten before you start. Here are a few such mental observations: “He didn't clean his muddy feet before he came into the office (or house.)” “He looks dirty.” “He smells of liquor.” “He has a stinking cigar (or pipe) in his mouth.” “He is too dudish.” “He seems too fresh.” “He acts as if I don't know my business.” Many a dotted line has gone vacant because of some such mental observation.

The interview is the “battle-royal,” which nets you your results. It should not be too short because it requires some time for your prospect to grasp the force and mean-

ing of your statements and argument. The last five minutes of the interview usually determines the issue for you. You should make sure that your prospect follows your talk and keeps right up with you. If you keep ahead of him by going too fast you weaken your chances of closing him. On the other hand you should not loiter on the way. If it takes you several hours to write a prospect, who could have been closed in forty minutes, you are wasting your time. Again, if you take too long a time your prospect may conclude that you don't know your business, in which case you are almost sure to lose him.

Eight successful men of one life insurance company kept close tab on their work for three months. They discovered that the average length of their interviews was forty-six minutes. Seven men of another company kept a record of their work for a year. They found that the average interview, which landed the business, was forty minutes long. In both tests it was made plain that the men who had the longest average interview, wrote the most business. These tests would clearly indicate that your interviews should average somewhere between forty and forty-five minutes. We recommend that you keep your own record and test your own experience. It will pay in more ways than one.

Job No. 17—Personalize Your Proposition

There are many ways of getting interviews with prospects. The tactful salesman can soon discern whether the occasion is favorable for an interview. If conditions are not propitious a masterful retreat is far better than a blundering attack. One leaves the way open for a successful return; the other will likely close the way to you forever.

Many salesmen fail from lack of forcible information rather than of tact. An indulgence in moral platitudes about duty cannot be effectively substituted for vitalized information. Such lectures usually tire the prospect. This prosaic method of canvassing prospects will invariably reduce your batting average.

Tell your prospect something that he doesn't already know. He doesn't know that seven-eighths of all property left by American people at death is life insurance money. He doesn't know that only seven percent of the actual financial value of human lives in this country is covered by life insurance. The other ninety-three percent is a total loss. He doesn't know that nine out of every ten persons who die in this country leave no estate at all. He is not aware of the fact that the average estate, even when one is left, becomes dissipated in from seven to nine years.

There is other information in abundance. Only one person in twenty provides for old age or for the family. 8,000,000 women work for a living in this country. One-third of the widows in the United States are in dire poverty, while nine-tenths of them do not have the ordinary comforts of life. Nine out of ten children, who start to school at age six, have to go to work before they complete the eighth grade.

Instead of being the ripening period of life, old age is usually a decaying period. More than ninety per cent of men who have been engaged in active business are not self-supporting in their old age. More than half the men at age twenty-five today will be entirely dependent on some one else at age sixty-five. Fourteen men out of every seventeen who reach age sixty-five haven't a dollar to their name.

Such facts as these go through the thickest hide. They arouse and alarm the most supine mind. You point down through the long line of future years and show your prospect the rocky road that he or she will most likely have to travel. You make your proposition personal to him. His duty to wife, children or other dependents may not strike him so forcibly; but when you show him that life insurance is the only sure means of escape for him, you have touched his most vital spot and you have brought him very close to the dotted line.

In some cases it will be necessary for you to apprise a prospect of the substantial nature of life insurance. Many people have the idea that life insurance is little more than a gambling proposition. Nothing is further from the real truth.

Proper life insurance premiums are carefully and accurately calculated upon the human death rate. This death rate is governed, controlled and determined by the law of Mortality. This law is just as much a Natural law as is the law of Gravity. The operation of both these natural laws can be determined through mathematics even to the smallest fraction. Beyond any doubt whatever, we can tell exactly how many people of a given age will die during the first year and each succeeding year until the entire group is dead and gone. An adequate rate fraternal society is one of the most accurately designed and carefully conducted business concerns ever established by human ingenuity. An automobile factory which has standardized its parts to such an extent that they do not vary more than the one-thousandth part of an inch has no edge at all upon a correctly established and well conducted fraternal society.

Tell your prospects these facts. Touch their lives

at the most vital and vulnerable spot. You will be agreeably surprised at your increased volume of business.

Job No. 18—Proper Time for Your “Big Push”

We come now to consider another practical feature of your work. It is of great importance to you to know at what stage of your canvass you may expect to get your prospect's name on the dotted line.

During one whole year seven life insurance men kept close tab upon their work. They kept a written record just as every successful salesman should and does do. These men discovered that six (6) out of every ten (10) applications written by them were secured at the first interview; that two (2) applications out of every ten (10) written were secured at the second interview, and that the remaining two (2) out of every ten (10) applications written were secured at the third and subsequent interviews. Other tests have been made but a close or accurate record of them has not been kept. However, such other tests indicate very strongly the correctness of the above conclusions.

This particular test was worked out in a very recent year. It discloses some startling facts. You have six (6) chances out of ten (10) to close your prospect at your first interview. You have only four (4) chances out of ten (10) to close him at your second interview, and you have only two (2) chances in ten (10) of closing him after your second interview. Your percentage of opportunity for success, therefore, stands as follows: First interview, 60 per cent; second interview, 40 per cent, and subsequent interviews, 20 per cent. If your percentages run below these you are not doing the best work of which you are capable.

An analysis of the above facts indicates that a successful life insurance salesman should very rarely make more than two calls upon a prospect. He can write more business, hence make more money, by canvassing new prospects than he can by making third, fourth and fifth calls upon a prospect already thoroughly canvassed. Such a prospect may be good for next year, but that is a deferred story.

Plainly the time for your "big push" is during the first interview. Then it is that you should present your proposition fully, carefully and effectively. The plain, practical and sensible rule to follow is this: "If at first you don't succeed, try a second time; if the second time you fail, then try a new prospect."

Job No. 19—Favorable Conditions for Interview

One of the most important features of your work is to know when to make your "big drive" to close an applicant.

We pointed out in our preceding chat that you have a 60 per cent chance at the first interview, 40 per cent at the second and 20 per cent at the third and subsequent interviews. Evidently the choice of all times should be the first interview.

The question naturally arises, when should the first interview occur. Surely not when the prospect's mind is fully taken up with something that demands urgent and immediate attention. Just as certainly it should not be when the prospect is agitated, uneasy or worried over some matter. Under such circumstances you cannot get your prospect to center his attention upon your proposition. Without his undivided attention you are sure to lose him, for he won't sign up just to get rid of you.

To be fair to yourself you should choose a more opportune time.

It is always best to have your applicant alone. At least be sure to have no one present who cannot give a sympathetic ear to your efforts. Disinterested persons grow restless; they interject impertinent remarks and drag in irrelevant subjects; frequently they very kindly warn your prospect to be wary and to make haste slowly, and sometimes they openly advise against your proposition or suggest what they—according to their half-baked notions—think is a better one. It is impossible for you to secure a favorable result under such circumstances. The bleachers don't write life insurance any more than they win baseball games.

Some salesmen are much in favor of making appointments for interviews with prospects. As a general rule, this is poor policy. The most successful life insurance salesmen find in actual experience that more than 60 per cent of their business is secured without appointment, whereas less than 40 per cent is procured at interviews had by appointment. Results afford the acid test. The experience of successful men ought to teach you valuable lessons. If it doesn't, you ought to get into some other line of business.

When you make an appointment you place yourself at a disadvantage. The prospect knows your business, hence must know the object of your appointment. He will talk it over with his wife, business associates or friends; she will discuss it with her husband or her friends. Coal, gasoline, clothing and food are high in price but they must be had. They play havoc with salary, wages, income and savings. Ten to one your prospect reviews the situation and decides against you long before you enter his presence. Practically speaking, you

are licked before you begin to fight. The tendency of men and women is to adhere to a decision, when it is once made, even though convinced that they are wrong. It is a serious mistake to give your prospect an opportunity to reach an adverse conclusion before you get started. It is almost as fatal as it is to give him a chance to say "no" before your canvass is finished. It may not always be true but, as a general rule, an appointment for an interview renders your task doubly hard, if not impossible.

Job No. 20—Number of Daily Interviews

In the previous chat we discussed the circumstances and surroundings under which you should have your interview. Now we wish to consider the number of interviews you should have per day.

It is an easy matter to have five or six interviews in one day. It is, however, next to impossible to secure a daily average of five or six interviews. If you have an unusual number of interviews one day, it is also easy to spend the next day delivering policies, writing letters or doing something else that prevents you from having interviews. Because of this very fact you must supervise your work most rigidly. You must drive yourself. If you can't make yourself do a good day's work every day, your chances for success in this field are very, very slim.

By interviews we mean the real thing, not camouflage. Forty to forty-five minutes spent in carefully explaining your proposition constitutes an interview. Merely asking a person if he isn't ready to take a policy, or telling him that he ought to take one, or making a few opportune remarks about your proposition is not an interview. Whatever you do, don't deceive yourself.

It is your own time that you waste; it is your own money that you lose, and it is your own success that you endanger. Audit your own work and see that waste of time is eliminated.

Actual tests made by ten men over a period of six months demonstrated that an average of two and one-half interviews per day were required for the men to be successful. Ten other men who, in the same test, averaged from two to two and one-fourth interviews per day failed. The margin between success and failure is not great. In other lines we can see striking illustrations of this fact almost daily. The life insurance salesman who does not—either because he cannot or will not—average three or more real interviews daily, is doomed to failure in this work.

You are in the race for business. You set your own mark. Make every day and every week furnish its quota of business. Then the months and the years will take care of themselves. Always strive to exceed the figures that you set.

Job No. 21—Your "Lay-Out"

Your common sense tells you that you must "get at" your prospect before you can land the application. Your success in this respect determines the size of your income.

Did you ever observe the methods of a street fakir or of a confidence man? They always have a "lay-out" that catches the interested attention of their prospective victims. They devote much time, sometimes great expense, to their "lay-out." Every thought, every act is concentrated upon their one purpose. This is the reason that they so often succeed in "putting over" their nefarious schemes.

No one can uphold men in fraudulent practices, but frequently we can but admire their nerve, their shrewdness and their ingenuity. There is a science of the human mind. The professional crook masters this science in so far as it applies to his particular scheme. He works his plans out to the nth degree. The results of his work startle us and sometimes embarrass us financially. The fakir and the confidence man apply good methods to an unworthy end. This is but another striking illustration of the fact that every good thing in the world is susceptible to abuse and gross misuse.

You are engaged in a highly honorable business. You are not a blue-sky merchant. You sell life insurance. Because it is a contractual relation and not a material object, which can be attractively displayed to the eye, ear or other physical sense, you must make your appeal to the emotions and to the reason of your prospect. You must master the science of the human mind in its relation to life insurance. You must be courageous, shrewd and diligent. You must work your plans out to the nth degree. Every word, every act must be concentrated upon your one main purpose. If you follow this method your success may astonish those who do not understand, but it will be no mystery to you. You will merely be reaping where you have sowed. And verily, your harvest will be abundant.

Job No. 22—Avoid Fatal Mistakes

Every successful salesman has his own individual or characteristic way of approaching a prospect. Some have a better way than others. Results prove this to be true and satisfactory results are always undeniable proof.

But every one makes a mistake occasionally. We know a splendid salesman who once suggested to a pros-

pect that he take a \$500 policy. Now this prospect, it so happened, had made up his mind that he wanted either \$3,000 or \$5,000 of insurance. The salesman's suggestion of \$500 not only did not appeal to the prospect but it wounded his pride. The wrong suggestion lost that prospect to that salesman for all time. Prospects feel flattered if too large an amount is suggested to them, but they will never forgive the suggestion of a diminutive amount. This merely demonstrates that it is always easier to come down than it is to go up.

We know of another good salesman who tried the story method. He told a rattling good story to a prospect, who laughed himself almost sick over it. Then the prospect told a story. One story brought another until the chance to talk insurance was gone for that time and for every future time. The prospect was always glad to see this salesman and to swap stories with him, but at no time could he be induced to talk life insurance. He bought his insurance from someone else, who did not indulge his story telling proclivities.

Neither of these good salesmen ever made the same mistake again. One lesson cured them and the cure was permanent. They may make other mistakes, for most of us make mistakes as long as we live. There is usually no grievous injury wrought in the making of a single mistake; but it is a serious thing to respond to encores. Making a mistake once is unfortunate but excusable, but making the same mistake a second time is deplorable and unpardonable. No good salesman ever permits himself to be a repeater when it comes to the making of mistakes.

Job No. 23—"Cashing-In" on a Hobby

There are many ways in which you can ingratiate yourself with worth-while prospects.

By the exercise of a little tact it is easy to discover any person's hobby. Now, everybody has some hobby and every hobby offers an avenue for graceful approach. A lawyer usually enjoys a good story which strikingly illustrates a legal point. A physician generally appreciates a story that exemplifies the foibles of patients. The stock-grower likes animal stories and helpful hints. The horticulturist appreciates suggestions for modifying or improving plants. In every one of us resides a spirit of humor, a sympathy for others, a desire for helpful suggestions, etc.

Stories, suggestions, illustrations clipped from newspapers, magazines or journals may be advantageously employed. The subject matter may be reduced to writing in an informal way, as by the use of a pencil and a very ordinary piece of paper. The approach must be as simple as it is delicate. There must not be the slightest hint that you are laying the foundation for a subsequent canvass. Such a hint would redound to your injury instead of to your credit. Such matters as these must not be done in a formal or bunglesome way.

The immediate effect of such an act is to raise you in the estimation of the recipient. He thinks of you as an agreeable human being, an entertaining and interesting companion, rather than as an unwelcome and detestable life insurance salesman. By and by the time will come when you will have a good opportunity for a hearing. You won't have to bulldoze your way through an outer office. You will not be under the necessity of breaking through the front door of his home. You will start with a cheerful welcome and a hearty handshake. It will be remarkable if you fail to bring home the bacon.

This is just a concrete way of saying that little things count in life. Time, that would be otherwise wasted or

less profitably used, can be turned to good account. The salesman who has the highest regard for the little things in life is the one who unlocks the golden door to success. Try it and you will not be disappointed.

Job No. 24—Head Work and Elbow Grease

It may be of interest to you to know how one live salesman made a "killing."

One day early in July he had a man drive him in a "flivver" out to the home of a farmer in a central western state. His object was to canvass this farmer for life insurance. When he arrived he found the farmer very much upset. The farmer was just starting to cut his wheat and two men, who were to help, had failed to show up. The salesman saw the situation in a moment. Turning to the farmer, he said: "Have you an old shirt and pair of trousers that will fit me?" The farmer admitted that he had. Thereupon the salesman said: "Bring out your old clothes; here's where I camp." He sent the "flivver" home and worked a week for that farmer. When this farmer's wheat was cut he helped a neighboring farmer, who was short of help. In all he helped out five farmers and worked four weeks in that neighborhood.

Now comes the shrewd and unexpected feature of his plan. He refused to accept a cent of wages for his work. The farmers were dumbfounded. Then he let them know what he had to sell. Did he get an attentive hearing? He did. Did he make any sales? He did. Within a week's time he had sold over \$100,000 of life insurance. It was insurance that will stay sold. Not a dollar of it will be lapsed. Not a single policy will fall victim to the wiles of the twister. These farmers are fast friends of this salesman, and they will hang onto their insurance till "the cows come home."

This man surely employed headwork. He also used a plentiful amount of elbow grease. Both were converted into a remarkably good commission account. After all is said and done he didn't do anything that you cannot do. His identical plan can be successfully employed by any salesman who is neither a cripple nor an invalid.

Job No. 25—Cultivate a Keen Scent

A star salesman is never at a loss to know what to do nor when and where to do it. No fox-hound was ever keener on the trail than he for co-workers and business. That's what makes him a star.

It's the mediocre man who fails. He wants others to strike the scent and lead the chase for business. Prospects must be rooted up and labeled for him. If they are hog-tied he is all the better pleased. Prospects abound in his vicinity but he sees them not. They pass him or he passes them. He salutes them or converses with them but no one has labeled them for him and he has no sharp-scenting nose for business. He looks far away instead of near at hand. He reminds one of the wayfaring traveler who left grassy slopes and wooded dells and entered the desert in a search for water. In a business sense he is sub-normal or sub-standard. That is the reason he fails.

One of our local salesmen wrote little business. He went out and made collections for the local secretary. We sent another salesman into the town. He accompanied the local salesman to half a dozen places—homes, offices and stores—to make collections. In the round they wrote seven applications for \$10,000 of insurance. This was done in two days' time. The applicants were people whom the local salesman saw at least once a month. The thought that these people were prospects

never entered his head. This occurred months ago. The local salesman has secured very little business since. The object lesson was wasted on him, for he is not a real salesman.

Another salesman became acquainted with a business man in a town twenty-five miles away. He has met this man four different times by appointment. He has not yet secured the man's application. On his first trip to the neighboring town he wrote two other applicants for \$4,000 of insurance. On his third trip he wrote two more for \$6,000 of insurance, and on the fourth trip he wrote five more for \$12,000 of insurance. This salesman says he will write every insurable person in that town, if the business man will only hold out long enough. This worker is a real salesman. He doesn't wait for something to turn up. He goes out after business. Nobody gets by him without his knowing the reason why. To his way of thinking everybody is a prospect. He is right.

You are acquainted with these two widely different kinds of salesmen. These classes mark the extremes. Between them are many gradations. Every salesman falls within one of these gradations. As you know men by their works, so you can judge life insurance salesmen by their results.

Job No. 26—Forget Yourself

One way of curing a balky mule is to dangle a bundle of oats in front of him. That animal thinks only of himself when he balks. He also thinks of himself when he forgets his balk and goes after the oats. We can't greatly blame the mule, because he has his limitations. He is no humanitarian and is incapable of considering the rights and interests of others.

A lot of people are closely akin to that mule. All, who grudgingly render service to others, show his balky traits. There is the mechanic who slights his work. There is the machinist who loafs when the boss isn't looking. There is the lawyer, who thinks only of his fee. Then there is the salesman, who thinks only of his commission. All such people are shirkers. The services they render are deficient in quality or quantity, or both. They are two-legged brothers of the balky mule.

Suppose you were unjustly accused of a serious crime and made the startling discovery that your lawyer was much more concerned in collecting his full fee than he was in securing your acquittal. You would dispense with his services in short order. Again, suppose you were sick and your physician displayed greater alacrity in collecting his fee than he did in diagnosing your case and in treating you. He wouldn't be your attending physician very long. Once more, suppose that you were a prospect for insurance, that an insurance salesman was crowding you to take a policy and that you could perceive he was thinking not of you and your needs, but of his commission. Your "no" could be heard around a city block. Under no circumstances do you want to transact vitally important business with a step-brother of the balky mule, even if he does walk on two legs.

The salesman must forget himself and his commission when he is canvassing a prospect. His thoughts must seek a higher level. The welfare and interests of the prospect, of his dependents and of his business must occupy the whole stage. These are the considerations that give him concern and move him to action. No man who constantly keeps his commissions in mind will ever be a first-class life insurance salesman.

Job No. 27—Be Square

Some time ago a salesman met a lady, 27 years of age, who had just taken a policy of \$1,000 in a society upon which she paid 90 cents per month. She sincerely thought she had a 20 Pay Life Policy. The man who wrote her application told the salesman that she had a 20 Pay Life. What she really had was a 20 Year Term Policy.

Such misrepresentations have been made many, many times in years gone by, and we doubt if they are as infrequent as they should be today. There is something radically wrong with a man who will resort to such tactics. He isn't a salesman at all. He is simply a life insurance crook. His methods degrade the worthy cause which he falsely claims to represent.

No society wants salesmen of that stripe. Men who will deceive applicants to their own hurt will also deceive the society they represent. Such men can't last in the insurance field. They may thrive for a time but in the end their own methods betray and destroy them. True merit is the only safe means to secure and retain public confidence. Every successful salesman has the confidence of the public and of his employers. Such confidence is the real basis of his success. Every salesman is his own demonstrator. By his works everybody finally judges him.

Job No. 28—Be Courteous

You have heard the time-worn expression "Getting away with it." This phrase means going through to success with whatever you undertake. This old saying aptly characterizes the successful insurance salesman.

The right kind of a salesman always gets information about a prospect before seeking an interview. The man

or woman is young, middle-aged, or old; married or single; lives in peaceful or disturbed domestic relations; has children or not; is successful or otherwise in business; is in debt or out of debt. These, and many other items of information, indicate what course the insurance man should pursue in the presentation of his proposition.

All prospects must be cautiously and judiciously approached. Some people can be interested in life insurance only by approaching the subject in an indirect or round-about way. To approach such people directly spells disaster for your chances. Other people appreciate directness. The choice of the right method requires a delicate, cultivated sense of discernment on the part of the salesman. Experience, practice, educates the worker so that he can tell almost to a certainty which method of approach to employ.

Many prospects will challenge you in your work. They will say they don't believe in life insurance; they will inform you that they don't need insurance or, at least, any more insurance; they may suggest that your proposition is too low in cost to be safe or too high to be attractive and desirable; they may insinuate or bluntly state that your society is inferior to one or more other institutions; in a word, you will find the whole scale of general and specific objections played to you time after time.

You must be quick to discern whether an objection is made in the spirit of challenge or as the ordinary statement of belief. Different answers must be employed in the two situations, but in either case your answer must be effective. You must be master at all stages of the game.

In every case you must be courteous. Next to money or property courtesy is the greatest business asset you

can have. Sometimes you may need to be brusque and firm, but never enter into a heated discussion with a prospect. If you would lead and finally control your prospect you must at all times have common sense control over yourself. Be courteous, follow the straight road and keep to the right, keep up a steady gait—neither speeding nor lagging—and you will be right up among the top-notchers nearly every month.

Job No. 29—Be Sagacious

Not long ago a salesman ran across a man who said he could not take any life insurance because he could not afford it. The salesman looked around the room in the man's home. He saw a Victrola and remarked that it was a fine entertainer for the family. "Yes," said the man, "I bought it on the installment plan." The salesman looked some more and saw several useful sets of books. He praised their appearance as well as their quality. "Yes," said the man, "I bought them on the monthly payment plan."

Thereupon the salesman praised the man's taste and his thoughtfulness for the comfort of his family. Then the man volunteered the information that he had bought his wife a sewing machine and washing machine, his boy a bicycle, his girl a knitting and weaving machine, and much of their present furniture upon the installment plan. "For," said he, "while I could have bought them for less money cash down, yet I never have had enough spot cash at any one time. Without the installment plan of payment I never could have bought any of these things."

This gave the salesman a splendid opening and he went right through it. He said, "Now, look here; you are too good a man to do things by halves. I know you

want your wife and boy and girl to enjoy all these home comforts with you and I am dead sure that you hope they can continue to enjoy them should you be taken away. By sacrifice and planning you have provided these things. As long as you are strong and employed you will keep them here. Why not close up the only open gap and keep them here even after *your* death?

"You can buy life insurance upon the installment basis—the monthly payment plan. It is within your reach just as truly as were this Victrola, these books, that sewing machine, washing machine, bicycle, knitting and weaving machines, and this new furniture. The life insurance, so bought, will bring you peace, comfort and assurance of mind, and it will guarantee the future of your wife, your boy and your girl. Close up this one remaining gap! Finish the work that you have so well begun!"

The man dropped his head for a moment and then said, "Old man, I never thought of it in that light before. You have helped me by making me think. I'll take \$3,000 with you." And he did.

In an easy, pleasant way this salesman found an opening and took advantage of it. His credit marks show that he does this systematically and the small lapse among his new members shows that he does it well.

In all fairness we must state that other salesmen have found the same road to success. We hope you will seek and find this road to Successville and then improve the road.

Job No. 30—Sportsmanship in Salesmanship

Did you ever experience the excitement of a horse race? Ever attend a State Fair? Ever go to a County Fair? Ever watch the pacers, the trotters or the run-

ners come tearing down the home stretch, neck and neck, straining every muscle, ears laid back, eyes bulging, nostrils distended, putting forth every ounce of energy to be the first under the wire? Remember how you stood on your toes and craned your neck? Recollect how your hair twitched, how your skin tingled, how your mouth went dry? Nothing in this world stirs a man's anatomy from end to end so much as does a horse race.

There is room for racing in salesmanship. A race adds zest to the game. A race robs salesmanship of its drudgery. A race raises the salesman's work to the rank of clean, exciting sport. No salesman ever reaches the pinnacle of success and satisfaction until he perceives and assimilates the sporting element in his work.

In salesmanship you can race with others. It will stimulate your spirit of combativeness. The taste of victory is sweet. You will become anxious to outdo others. You will reach the point where you get positive exhilaration out of your work. You will come to look upon your work as the rarest and most interesting sport in the world.

When you reach that point, nobody will have to drive you to your work. No one need tell you how many calls to make. You will require no further instructions as to methods. Success will settle down on your shoulders as its permanent abode.

Job No. 31—Make It Snappy

In a certain part of Ohio is a town of 4,000 population. It is surrounded by excellent land and the farmers are prosperous. This town gets practically none of the farm trade. A few miles away is another town, just one-fourth as large as the first. The business section of this

smaller town hums with activity. The merchants buy the kind of goods the farmer wants; they display these goods; they go out after the farm trade and they take it right away from the larger town, with its unattractive stores and sleepy merchants. Moral: Towns that want worth-while business must go after it.

These two towns typify two widely different classes of salesmen. One kind of salesman is careless, indifferent and apparently "dead both ways from the neck." Prospects hover all about him; they go by him in all directions; they almost run him down, yet none of them put their fists to the dotted line for him. Inertia, inactivity begets its usual results. Such a non-worker is a disgrace to the noble calling of salesmanship. He makes a poorer showing than Jess Willard did in Toledo on July 4th, 1919.

Then there is the wide-awake salesman. There is snap in his walk. There is a charm in his steady gaze. There is the ring of victory in his voice. He goes out and gets them. He lands them, standing or sitting; he lassoes them on the run; he wings them in the air. Like the live town, he caters to the people and gets their business.

Every society has had experience with both kinds. No society wants to clutter up the field with representatives that couldn't outrun a glacier. We are all thoroughly convinced that it is impossible to teach a snail to trot, pace or run. Give us more "hot-point" salesmen. "Live wires" are in demand. Let the dead birds be carried away to the life insurance morgue.

Job No. 32—Overdoing It

There is such a thing as over-selling. It is a quite common fault of an over-anxious or over-enthusiastic salesman.

Mark Twain once went to church to hear a sermon on foreign missions. Mark never did explain how he came to go to church on that occasion and no one has been able to understand just why he did it. At any rate Mark went and describes what occurred substantially as follows: The preacher depicted the conditions of heathendom and the crying need for missionary work. After the parson had talked twenty minutes Mark said he felt that he would be nothing but a dirty cur if he didn't contribute at least \$400. After the minister had orated for thirty minutes Mark said he felt that a \$200 donation would be his just quota. After forty minutes of sermon Mark decided that \$100 would be enough for him to give. After each additional ten minutes of sermon Mark cut his proposed donation in half. That sermon was an hour and a half long. When the collection basket came around Mark said he reached in and took out a dime. He made it plain that he did this with an absolutely clear conscience. We have wondered for years if a dime was the largest piece of money in that basket.

The preacher oversold his proposition to Mark. Had he stopped at the end of twenty minutes he would have had Mark on the dotted line for 400 "iron men."

The same thing has happened many, many times in every branch of salesmanship. It will occur frequently in the future. This is one of the faults of salesmanship that you must avoid in order to attain the greatest success.

Job No. 33—Train for the Game

Did you ever shoot the ball down a bowling alley for a strike or a spare? Of course you have, many a time. Do you remember some big hulk of a fellow lofting the ball half way down the alley? Yes, you do. Almost

invariably the ball rolled off the alley into the gutter and didn't bring down a "man." Those were good examples of great driving power untrained and misapplied. Do you recall players who would shoot the ball down the alley, straight as a die towards the king pin and then, when within four or five feet of the pins, that ball would wobble off to one side for a corner man or two? Yes, you recall them. They were striking examples of the need of a little more driving power.

How much this bowling game is like the selling game of the life insurance salesman. One time you see a man who is very impressive. His lung power is prodigious and his physical activity is amazing. But he "lofts" his proposition and usually lands it in the "gutter." He rarely brings a man down to the dotted line. His ability is untrained and consequently misapplied. Another time you see a man who makes a wonderful approach. He looks like a sure winner but his driving power fails and his canvass withers at the dotted line. He is a star approacher but a bum closer. In some way he must develop more driving power, if he is to stay in the game and make a success of it.

Training counts. It is absolutely essential. Ask the expert bowler. Ask the bookkeeper, the expert accountant, the chemist, the machinist, the mechanic, the banker, the lawyer, the doctor, the dentist, the great merchant, the big manufacturer, the successful salesman. Success without training is next to impossible. Training consists largely of study and practice. Every insurance salesman should be a self-trainer. If he does a good job of training, he'll do a wonderful job of selling.

Job No. 34—The "Jay Town Show"

One day in March, 1920, we dropped into a small town hotel. Sitting at the front window were three insurance salesmen—an old line man, a health and accident man and a fraternal man. We knew them but they didn't know us. It was 2 p. m. We went out and came back after 4 o'clock and they were still sitting at the window.

It so happened that we were introduced to the three gentlemen at supper. One of them suggested that we stay over night and go with them to the best movie or vaudeville that the town afforded. The other two joined in the invitation and made it quite pressing. We said, "Gentlemen, we are sorry but we must be in ——— tonight before 8:30. That is a large city, as you know. In the ——— theater Broken Blossoms is being given for the first time. The prelude is given by living actors and the remainder is thrown on the screen. We are reliably informed that the show is really a wonder. Come along. Let's see something first class. You can get back here tonight and be ready for your work bright and early in the morning. The price of the tickets is \$2.20 for the best seats, war tax included."

"What! \$2.20 for a movie! Count me out!" exclaimed one. "Do you take me for a millionaire?" asked a second. "I have to work for my money," said the third. Whereupon we replied: "Gentlemen, it is quite evident that our little party is off. We don't get your logic—your line of reasoning. To our certain knowledge you spent two hours this afternoon at the rummiest kind of a show. All you were able to see was an occasional man, woman, boy or girl of the ordinary type. Perhaps an automobile, truck, delivery wagon or a stray dog passed now and then. There was neither plot nor unity

in the performance; there was just plain chronology. You had front seats, the best in the house. If you have the ability, as salesmen, that we think you have, it cost each of you not less than \$20 to see this jay town show. Please excuse us now as we must catch our train."

The world is full of such people. Not all of them are salesmen, but all of them are time-killers. You don't find them holding down the best jobs or the most responsible positions. Loafers are not leaders on the road to success. Leaders and prize-winners don't sit at the windows. The "jay town show" has no attraction for them. They get out and hustle.

Job No. 35—Earmarks of Success

Many years ago one of the great meat packers started his son on the road as a salesman for the packing plant. This was after the son had graduated from college and had worked for three years in the plant. The old packer was "bunged up" with rheumatism. His life had not led along a path of roses. He had hit all the bumps and had no shock absorbers. He had earned his way and knew "the ropes."

The boy started in the plant at \$12 per week. Remember he was a college graduate at the time. The old man was determined that the boy should learn the business and should likewise earn every dollar that he was paid. The boy got several promotions and several increases in pay, all based on sheer merit. He was getting \$50 per week when he started on the road.

Now the boy was a little slow in starting as a salesman. He had the old man on the anxious seat. After three months the father wrote his son a friendly but stiff letter. Among other things he said, "My son, there are just three ways for a man to prove himself a sales-

man: 1. Orders. 2. More orders. 3. Larger orders." The boy made the grade all right and today he manages a business, of which his old father never even dreamed.

The old packer's words about salesmanship apply with full force to successful fieldwork. The home office judges your ability as a salesman by the applications you send in. Your fellow salesmen estimate you in the same way. Uncle Sam measures your success by your income tax schedule, which shows the results of your work.

It matters not how intelligent you may be. It makes no difference how popular you may become. After all is said and done, the sole criterion of your success as a life insurance salesman is the number of applications and the amount of insurance you secure.

Job No. 36—Blue Sky vs. Life Insurance

A recent estimate indicates that during 1917, 1918 and 1919 small investors in this country absolutely lost over one billion dollars. By dazzling promises of large and quick returns such persons were gulled out of their government stamps and bonds. This scandalous result was achieved in spite of the fact that nearly all the states had sharp-toothed blue sky laws and of the further fact that the federal government made heroic efforts to protect the small investor. It was a real tragedy. It is quite apparent that eternal vigilance is the price of safety in matters of investment.

Every day you are offering to people of small means something larger and safer than investment. They do not have to pay down dollar for dollar. All they have to pay is from 2% to 6% of the principal amount annually. Your prospect may be able to take a \$1,000 or a

\$5,000 policy, while he couldn't buy even a \$500 bond. The blue sky artist will find it both difficult and dangerous to wheedle him out of the policy. Thus, your offering is both larger and safer for your prospect than is investment. His premiums really amount to the payment of a low rate of interest upon the principal and the principal is always at par. Your proposition precisely meets the needs of the person of small means.

Job No. 37—Fire Insurance vs. Life Insurance

A recent number of a fraternal magazine states that nearly all fireproof buildings are heavily insured. We can picture our old friend, the editor, rolling this statement off his facile pen just before catching the suburban express for the city. He has a way of saying and writing things that make you think.

The first thing we thought of was an old house in the little town where we spent our boyhood. The house was built in 1875. During 46 years it has caught fire three or four times, but was not greatly damaged at any time. There hasn't been a moment during that 46 years that this old house was not fully covered by fire insurance.

During that 46 years eight different families have lived in that house. Seventeen adult members of those families have died and not one of them carried a dollar's worth of life insurance at death. Because of these deaths some of those families were left in very straitened financial circumstances.

This old house has never burned. It may never burn, although it is of wooden construction. Fireproof buildings are not likely to be destroyed by fire, unless caught in the sweep of a mighty conflagration; yet they are always covered by fire insurance. The purpose of such

insurance is to protect property owners and their estates against a loss that may never occur.

When men and women establish homes and raise families their lives are no longer exclusively their own. The husband's life in a large measure belongs to the wife and children. The wife's life in a similar manner belongs to her husband and children. There exists a legal and moral right to support. This right may be stricken down at any time and it is sure to be destroyed in the end. If fire insurance is a wise and convenient provision against possible loss, then life insurance is both a wise and a necessary provision against death, which is an absolutely unescapable loss. This loss has been suffered and tragically borne by untold millions.

Such a loss is avoidable in almost every case. Its avoidance requires a little foresight and some measure of sacrifice. But every good thing in this world is the result of somebody's foresight and of somebody's sacrifice. Impress this thought upon your prospects. It will cause them to think. Once sold, they will stay sold.

Job No. 38—Freak Competition

Well, this old world didn't come to an end on December 17, 1920. Another goose-bone prophet was discredited and another goose-bone prophecy went to the bow-wows. As far back as we can trace, almost every generation has had a crop of this kind of prophets. On many occasions credulous people, believing such prophecies, have sold their earthly possessions and prepared celestial robes, which they deemed suitable for their entry into the pearly gates.

About 30 years ago an old farmer in Coles County, Illinois, became moon-eyed over such a prophecy. He procured an ascension robe and, upon the appointed day,

went out and climbed upon a big strawstack so that he would have a good start when the final blow-off came. As the day wore away, this farmer became weary and drowsy. Finally he fell asleep. Then some wicked, scoffing unbeliever crept from hiding and stuck a lighted match to the straw. In a few moments the stack was a wild mass of flames. At this juncture the farmer awakened, leaped to his feet, scanned the blazing heavens and screeched in accents wild, "In h—l, just as I expected!"

There isn't an institution in the world today about which such prophecies have not been made time and again. Once in a while you will hear of some so-called representative of a competitive concern who sagely shakes his head, wags his ears, rolls his eyes, lifts up his hands, sways his body and in unctuous tones predicts that your society has only one or two more years to live. It is a Chinese puzzle how such people manage to live at the expense of credulous employers. The method of dealing effectively with the goose-bone prophet is so simple that we are ashamed to say it. You say it.

Job No. 39—We Leave It to You

We want to ask you a question. You can answer it upon self-analysis. This is the question: "If you were boss, would you give yourself your present job?"

Are you improving, becoming more expert, in approaching people and getting a satisfactory interview? If a prospect says, "I have Old Line Insurance and don't want any Fraternal," does he get away with it? If he professes not to believe in life insurance, do you leave him? If he bluffs, dodges, evades, or otherwise tries to put you off or to rout you, does he succeed? If he says he already has a policy in your society, does

that stop you? If the first interview is unsuccessful, do you quit? If the second interview does not land him, do you give him up? Are you resourceful, skillful, expert in the matter of securing a fair hearing for your proposition? Would you as boss, knowing your ability or your lack of it in this respect, give yourself your present job?

Do you present your proposition in its most favorable light? Are you quick to discover the points that are of most interest to the prospect before you? Can you meet the competition of other societies or companies without ridiculing, belittling or misrepresenting them? Can you demonstrate in a convincing manner that safe Fraternal protection is cheaper than Old Line? Can you detect the time when you cease to interest a prospect and begin to bore him? Can you avoid over-canvassing, when your prospect's name goes on the dotted line? Do you write your applicants for as large an amount as they need and can afford to carry? Do you seek and search for better and more striking methods of presenting your proposition? Do you ever discover any short cuts to quicker success? Do you have any difficulty in collecting the required fees when your applicants sign? Can you get your applicants to the medical examiner without having practically to recanvass and rewrite them? Do you notice that you are gradually growing stronger and more effective in your canvassing of prospects? Would you as boss, knowing your strength and persistency or your weakness in the matter of canvassing, give yourself your present job?

Are you industrious? Do you squander any of the time of your society? Do you get to work at seven o'clock, or eight, or nine, or ten, or eleven o'clock? Do you knock off work at two o'clock, at three, at four, at

five, or at six o'clock? Do you know the actual money value of one hour of your time? Do you work spasmodically and periodically or are you always at it? Do you work as hard as if the eyes of the boss were constantly on you? Do you keep a record of your mistakes? Do you dislike to get to your work or are you eager and anxious to be at it? Would you as boss, knowing your habit of industry, give yourself your present job?

Every man's boss, if he is up-to-date, judges every worker by the volume, quality and permanency of results. It matters not whether a man works five feet or five hundred miles from his boss, the results tell the story unerringly. The worker who improves himself, who is constantly industrious, who is ever eager to do more and better work, produces satisfactory results and proves a success. There is rarely much trouble between such a worker and the boss.

Note: (See page 56.) Since this test was printed we have learned of two top-notch life insurance salesmen, who won a vacation trip of six weeks, with all expenses paid, to the Pacific Coast. Both salesmen declined the trip. They stated that they would like to take it for the pleasure and educational value but that they could not spare the time from their work. These two men have level heads. There is many a level head among fraternal salesmen. When we say "level head" we don't mean "flat head."

PART III
TRAINING APPRENTICE
SALESMEN

PART III.

TRAINING APPRENTICE SALESMEN

1—Time Wasted on Never-Can-Be's

It is a crime against salesmanship to give a contract to every Tom, Dick, Harry and Elizabeth that comes along. Any manager who pursues such a course proves conclusively that he has not yet "arrived." Contracts that cannot result in a reasonable volume of new business are a positive detriment and injury to any society.

2—Avoid Salesmanship Leprosy

It is a crime against salesmanship to employ any person whose habits run counter to successful salesmanship. (1) If a man is lazy, pass him up. Life insurance salesmanship is anything but a lazy man's job. (2) If a man is dishonest or tricky, don't give him a contract. Above all things else, life insurance should be sold by men who are honest and square as a die. (3) If a man is strong after women, avoid him as you would the plague. He can destroy in a day what required years to build up. He will, sooner or later, disgrace the proposition and the institution that he represents. (4) Men addicted to the use of liquor or drugs should always be passed by. Understand, please, that the objections to men who are lazy, dishonest, woman-crazy, drinkers or drug-users are not based upon moral grounds as much as upon pure business reasons. The business must be kept clean. Then people will respect it, enthuse over it and boost it.

3—Mop Up the Trenches and Dugouts

Perhaps the most serious crime against salesmanship consists in giving a naturally capable man a contract and

then setting him adrift to work his way out. This would be just like taking a man, blindfolded, into the center of a great swamp and there deserting him. Ten chances to one he will never get out alive. This course has lost to our societies many a man who would have made a first-class salesman had he been given the proper support and preliminary training.

4—Sane Advice to Managers

To sales-managers in the home office, to state managers and to district managers we say: (1) Be stingy with your contracts. It is far better to issue too few than too many. (2) Never give a contract to any one who has a habit, or habits, that are vicious from the viewpoint of successful salesmanship. This will save you considerable time and much grief. (3) Don't give a contract to a promising man and then desert him. By so doing you absolutely insure his failure. Spend from four to six weeks with a man after you give him a contract. If he isn't worth that much of your time, you make a mistake in ever giving him a contract. Eight or ten men employed and well-trained in the course of a year are better than a hundred, given contracts, only three or four of whom may survive the harsh conditions under which they are compelled to work.

5—Mr. Manager, Hew to the Line

Any manager who cannot follow these few fundamental suggestions needs to take himself in hand and whip himself into line. Developing a large, effective sales-force is the work of years. There is no short cut. Neither is there any chance or luck about it. It requires patience, exercise of good judgment and persistent work.

No manager should permit his anxiety to unhorse his better judgment.

6—Six Fundamentals

There are six important things in the early training of the new salesman. He cannot be thoroughly educated in four or five weeks' time, but he can be given a start that will probably assure his success. He can be led out of the bogs or forest maze, set upon the high-road to success and headed in the right direction. After that he can and will find his own way. He may run into a lot of mud-holes; he may encounter many sharp turns; he may bump into a post or run off a culvert occasionally; but, no matter what difficulties he may meet, he will have the heart, the courage and the self-confidence to go through. After all is said and done, it is persistency that turns the tide.

We shall enumerate these six fundamental things and then discuss them in their order. The new salesman must have:

- (1) A knowledge of the principles of salesmanship. In a general way he must understand the effect of the approach, of explanations and illustrations, and of closing a sale. In a word, he must realize why some plans work while others fail.
- (2) A workable system of getting prospects. A new man without prospects is like a lamb lost in a wilderness. He soon loses heart.
- (3) A knowledge of the principal reasons why men and women buy life insurance. Based upon these reasons, he must know the points that strike home.

- (4) Some Advance Preparation. He must prepare himself in advance with forcible presentations of a number of important points. These can easily be worked into his selling talks.
- (5) A clear understanding of the proposition he is selling. He can get such an understanding only by studying carefully the certificates or policies issued by the society he represents. An accurate knowledge of the benefits given and of the privileges granted is of inestimable value to him.
- (6) A good working knowledge of local lodges. A study of the Ritual, of the By-Laws and of the Rate Manual or Literature of his society will give him this necessary information.

ENLARGEMENT OF ABOVE SUB-HEADS

(1) Principles of Salesmanship

Mr. Manager, you have had experience. You are familiar with some plans that work as well as some that fail. From time to time you can tell your new man about them. You can inform him of the ways to approach different kinds of people. You can instruct him as to what arguments are likely to appeal most strongly to various classes of persons. You can point out the most effective methods of closing with prospects.

Occasionally you will go out with your new man and observe his method of operation. Much more frequently he will go out alone and then report to you verbally. You can analyze and dissect his methods in cases wherein he was successful. Many times you can point out to him where and how he could have improved his canvass. More important than the above, you can analyze and dis-

sect his failures. Show him wherein he failed. Then let him go back and try again. He won't succeed in many cases, but he will succeed often enough to give him growing confidence in himself.

Once in a while you can go with the new man or you can take him with you and let him observe your working methods. If you do this too often, he may endeavor to imitate you and your methods. In that case he will probably fail when he goes out alone. No two salesmen work exactly alike. Every salesman has a method peculiar to himself. This method fits his personality like a glove. That is the method that he should be encouraged and compelled to cultivate.

You can also cite him to good books upon salesmanship. The Home Office can help him through letters and suggestions. A salesman can study salesmanship all his life and can constantly learn something new about the subject.

(2) System of Getting Prospects

It is safe to say that the salesman who has the best system of getting prospects is uniformly most successful. All authorities agree that this is the general rule. This makes it self-evident that the new salesman should adopt some plan, even though it be a crude one. Time and experience will enable him to improve his method or to discover a better one. It is only necessary to emphasize the fact that he should start with some systematic method.

There is the telephone directory, either the general or the classified. Neither includes all the desirable and procurable prospects. Then there is the city or rural directory. This will include most of the desirables but, at the same time, it includes all the undesirables and im-

possibles. To follow a directory in the pursuit of prospects is not a very satisfactory method, nevertheless it is a hundred times better than no plan at all. The house-to-house canvass works well in many instances—perhaps in the majority of cases. For the average man going into a strange place it is probably the shortest road to quick results. Letters of introduction help very greatly, but they are not always obtainable. Securing the service of some local man, who is well and favorably known, to accompany and introduce the salesman is usually productive of highly satisfactory results.

KEEP A RECORD

The new salesman should be induced to keep a written record of prospects. A small memorandum book is admirably adapted to this purpose. People who have been sold are always first-class prospects for additional insurance until they have the maximum allowed by his society. Persons who have not been written can often be secured after a lapse of time. Members and others can often be induced to give the names of prospects. All should go into the little vest pocket record. The new salesman should be taught that there should never be a moment in his life in which he does not know one or more prospects whom he can approach immediately.

A system of getting prospects and keeping a written record of them will lead to the keeping of another record, perhaps in the same little book. This will be a record of the canvasses made. The salesman's record of "calls made" is the criterion of his progress and of his success. It shows him in "black and white" just what his time is worth. Suppose he makes 30 calls or canvasses a week and suppose he writes five of his 30 prospects for \$1,000

each. If he gets a commission of \$8 per thousand, this would mean \$40 for his week's work. His calls are on the average worth $\$1.33\frac{1}{3}$ each. Whenever he canvasses a prospect, he knows that his canvass is worth $\$1.33\frac{1}{3}$. The successful salesman is ambitious. He wants to increase his income. There are several ways in which he can do it.

In the first place, he might travel faster and make 42 calls a week. This would give him \$2,000 more of insurance written and \$16 more weekly income. His calls would still be worth an average of $\$1.33\frac{1}{3}$ each. Now we all know there is a limit to the number of prospects that can be seen and properly canvassed in a week's time. However, there is another way in which the salesman can increase his income. By close study and improved methods of salesmanship, he might succeed in writing 10 people out of 30 calls for \$1,000 each. This would give him \$80 per week and would increase the average worth of his calls to $\$2.66\frac{2}{3}$ each. This would certainly indicate improvement in the salesman's effectiveness. By still further improvement in his methods the salesman might induce 10 persons out of 30 calls made to take an average policy of \$2,000 each. This would increase his weekly income to \$160 and would make his average call worth $\$5.33\frac{1}{3}$ each. Surely this would indicate a tremendous improvement in the salesman's efficiency. But this would not be the end. The longer the successful salesman works, the more calls he can make, the higher will be the percentage of his calls that materialize into applications and the larger will be the average policy he writes.

By all means teach the new salesman to follow some system in getting prospects and to keep a record of the

calls he makes. His time and ability are his capital and he should know just what they are worth to him.

(3) Why People Take Insurance

We cannot expect a salesman to meet with success unless he has some understanding of the causes that move people to take life insurance. In the beginning of his career he must rely upon the directing and supervising manager and upon his own limited experience. At a later period he can get much valuable information from books and life insurance journals. But at first, Mr. Manager, the heavy burden falls upon your shoulders. You must point out the particular points or features that appeal to people in general and to the merchant, the shop-man, the salaried man, the wage-earner, the farmer and others in particular. You must explain to him clearly why these various features make a strong appeal to different classes of people. Be sure that he understands your explanation. Your observation and analysis of his early canvasses will enable you to perceive to what extent he grasps and presents these important features.

Why People Take Life Insurance

(A) **Young men and women.** They don't earn large salaries or wages as a rule. They are just entering life. Responsibility seems far away or, at most, rests lightly upon their shoulders. They are constantly tempted to spend all they make and more. This is the wrong start in life. They should form some tie or connection that will compel them to save. There is nothing that accomplishes this result so well as a life insurance policy. The insurance will protect the father and mother who footed the bills for schooling and early training. Later it can be transferred to protect the young man's or woman's own

family. The rate will never be so low at a more advanced age. The accumulated reserve is always available in a pinch. No one lives who can either foresee or avoid all emergencies. The fact that a young person carries life insurance has a steadying effect. It greatly increases the respect, esteem and consideration of employer, business people and friends for the insured. No young man or woman should permit an aging father and mother to carry the risk, however remote, of having to pay doctor bills, funeral expenses and debts in case of death.

(B) Older people.

(1) To provide protection for a wife, or wife and children. You can elaborate upon this point.

(2) To protect the home and other property against depreciation and forced sale to pay debts by furnishing ready cash. You can elaborate upon this point.

(3) To provide a means of taking care of mortgage in case of death. Elaborate this point.

(4) To protect business creditors or other creditors. Enlarge upon this point.

(5) To improve one's credit and standing at the bank. Enlarge.

(6) To enable one to spend more of his income upon the necessities or comforts of life, without grave fear of serious consequences. Enlarge.

(7) To enable one to spread out and to take greater risks in business. Enlarge.

(8) To provide an immediate estate, in the event of death, that a person plans to spend a lifetime in accumulating. Enlarge.

(9) To establish a compulsory system of saving, which is better than a savings account in a bank. Of all people

who start a savings account in January, half of them withdraw or abandon the account by July 1st, and 25 per cent more do so by Labor Day. Human nature persists most effectively under virtual compulsion. Elaborate this point.

(10) To provide a support for dependents in case the insured takes that long journey from which there is no return. If a man went away to be gone a year, or two years, he would make some definite provision for his family. If he didn't do so he could be brought back on the criminal charge of abandonment. No man really desires that death shall make him morally a deserter of his family and an embezzler to the amount of their future support. Enlarge upon this point.

(4) Standardized Sales Talk

The new salesman gets many chilly receptions. He meets numerous rebuffs and occasional discourtesy. Such conditions are not ideal for bubbling enthusiasm and for the delivery of a strong, extemporaneous presentation of a proposition. The veteran salesman knows just what to do under such circumstances, but there is grave danger that the new salesman will go lame and flounder around until he gives up in despair. Cold ham may be all right for picnics but the cold shoulder is no picnic for the new salesman.

Under your direction and with your assistance, Mr. Supervising Manager, the new salesman should prepare talks upon given topics. He should commit these talks to memory. You should have him repeat them verbatim. Then you should have him re-state them to you in other than the written words. Train him in them until you feel sure he can make use of one or all of them under adverse surroundings. This will enable him to retain

confidence in himself and control over himself. That will be far more than half the battle.

It is scarcely necessary to add that you should guard the beginner against delivering these talks in an unnatural, declamatory, or stilted style. That would make him ridiculous and ineffective. Teaching him to recite the substance rather than the exact words of these prepared arguments will usually prove an ample safeguard.

Suggested Topics for Prepared Arguments

Let the new salesman use paper and pencil freely. No other known method will so quickly develop a man's mind, clarify his thinking and result in an effective system of working.

(1) A life insurance policy means thrift and safety.

(2) Life insurance guarantees an estate no matter what happens.

(3) Real estate, merchandise, stocks and bonds depreciate, even Liberty Bonds. Life insurance stands at par under all circumstances and conditions.

(4) Life insurance is the only absolutely sure protection of wife, children or other dependents.

(5) Wives may object to life insurance but widows never do.

(6) Young people may die; old people must die.

(7) Life insurance improves one's credit and business standing.

(8) Life insurance transfers the risk of irreparable loss from weak shoulders to strong ones.

(9) Life insurance removes worry from a man's mind, enlarges his field of action and increases his self-confidence.

(10) The Policy reserve is always available to meet any emergency. It may save a life, a home or a business. You don't have to die to win.

(11) Life insurance enables a man to be ready at all times to take the long, long journey.

(12) After death a hog is worth 10 cents a pound. Any dead man should be worth more than that.

(13) Life insurance makes any man more respectable. It increases his respect for himself and the respect of others for him.

(14) Fraternal life insurance means aid, support and sympathy in time of need; visitation, flowers and attentive care in sickness; consolation and relief when the grim reaper crosses the sacred portal of the home.

(15) Most any man would buy a lot or a farm worth a thousand dollars upon the payment of \$25 or \$50 a year throughout life, provided the lot or farm was to become the absolute property of his estate in case of his death. That is exactly what a life insurance policy is. It is even better. A man's family or heirs do not have to sell the policy to get the full cash value, hence there is no danger of loss from depreciation or other cause.

Caution: Some of your best arguments may grow old or stale to you. That should not trouble you. After an expert acquires the master plays or moves in any game, he always uses those plays and moves, whenever he plays the game. Selling life insurance is a game. Masterly arguments are the plays and moves that win. However aged any argument may appear to you, always remember that it is new to your prospect. Some of the oldest arguments are the very best. They bring home the bacon and that is what you are after.

(5) Mastery of Certificate or Policy Forms

The Manual or Printed Literature of every society presents a complete explanation of its forms of Certificates or Policies. These forms are usually quite simple and are easily susceptible of being understood. Mr. Supervising Manager, you must cover this ground with each new salesman. It is your duty to him, to yourself and to your society. Be sure that he understands them. To make doubly sure, quiz him at various opportune times. Have him explain to you the differences between your various Certificates or Policies. If your society grants Withdrawal Equities make certain that he understands clearly the relation between such Equities and the Reserves. If your society pays Dividends or skips Assessments, which are in fact Dividends, he must understand the nature, sources and functions of Surplus. He should master your society's Classification of Occupations. By resorting to an occasional test you can satisfy yourself as to whether he has a workable knowledge of the society's plans.

Applications

Drill him carefully in the matter of asking questions and filling out applications. Time spent in this way will save delay, vexations and the probable loss of business. In connection with the application lead the new salesman to become familiar with the Rules and Regulations relating to Medical Examinations.

(6) Local Lodge Organization and Operation

The lodge room is the fireside of the society. The lodge meeting is the family gathering of members. Members will come to the lodge room, they will attend the

meetings if there is something instructive or something entertaining to interest them.

If your society pays Dividends every member will be interested in his own Dividend. That touches him personally. Not only will he watch and wait anxiously for his own Dividend, but he will be curious to know about the Dividends of other members. He will go to the lodge hall and attend the meetings to satisfy his curiosity. Comparison will lead to discussion, study, investigation. Members will bring their Certificates or Policies from their hiding places. Dividends will probably be sent out each month in the year. This will sustain the interest and make it continuous.

Special Programs for the meetings can be mapped out for three months, six months or even a year in advance. This will enable every member to take an active part in one or more meetings each year. Any society can do this, even if it does not pay Dividends. All the societies should do it. It is the only sure way of throwing off the stupor that follows readjustment.

The average member of a fraternal society is like a stagnant pool. The hum-drum lodge meeting does not stir him up. It doesn't even ruffle the surface. He sits in the lodge hall and evaporates in the dry atmosphere until he literally dries up. Then he stays away. Who can blame him?

Dividends and live Programs will revive our dead lodges. The old-fashioned member, who chucks his Certificate away in his trunk or pigeon-hole and who goes through the dreary performance of paying his assessment every month or two, will disappear. The new-style member will be right up on his toes. The element of mystery, of misunderstanding, and of lack of understanding will be gone. The member will understand the

full operation of the society in his own case. He will seek to know and will learn how the society operates in the case of his fellow-members. He will become an intelligent, watchful, active and positive unit in the ranks of the membership. That is what we all want and what we all need.

Any kind of amusement will entertain such a member. The Ritualistic Ceremonies of opening the lodge, of conducting its business, of closing the lodge, of initiating candidates, of providing for the sick and needy, and of burying the dead will scintillate with life for him. Literary programs, an occasional lecture, a lodge dance or card party, a lodge picnic will be attractive to him. Starting with himself he will be able to visualize his connection with his society. What our members need is vision and vision can be developed only upon the foundation of clear and complete understanding. Give our members vision and all our troubles will vanish.

It is your duty to impart such a vision to the new salesman. He, in turn, will impart it to the members he secures.

But you must instruct the new salesman in the matters of lodge organization and lodge operation. His members will look up to him as a leader, as an instructor and as a sane adviser. He must be qualified to meet their expectations. Go carefully with him through the subject. Have him find, mark and study all sections of the society's By-Laws, that are related to local lodge procedure. Analyze and explain them to him. Then quiz him about them. You should also journey through the Ritual with him. While it is not strictly necessary it will be all the better if he memorizes all the charges given in the Ritual. He will then be capable of stepping into any position

upon a moment's notice and of performing any part in an admirable manner.

In from four to six weeks of proper preliminary training the new salesman will become well and safely grounded in these six fundamental elements. He will be started upon the road to success. Under all ordinary circumstances he will be able to stand alone. The longer he works the more effective he will become. The right kind of preliminary training is the only sure road to successful salesmanship.

PART IV
WHET-STONES

PART IV

WHET-STONES

1. Too Late!

Every year more than 50,000 people in our country are rejected for life insurance. They want insurance but cannot get it. Five years ago 45,000 of them could have secured insurance; four years ago 35,000 of them could have obtained it; one year ago 25,000 would have been accepted; six months ago 15,000 would have passed and two or three months ago 10,000 of them were in an insurable condition. And so the never ending procession marches on and on and ever on. The time to insure is NOW,—not next week, nor next month, nor next year.

2. Is Your Turn Next?

One man in every seven suffers death or serious injury by accident every year. So reliable statistics indicate. This does not include death from natural causes. Neither does it include mortality from any cause among women and children. In a few words it means that every year every man—any man, and this means you—has less than one chance in seven of living to the end of the year without meeting either a serious injury or death through accident.

Do you ever hear of any man leaving too much life insurance? Did you ever hear of any man who left enough life insurance? An inspection of public records in the settlement of estates, a reading of obituary notices, an investigation into the living conditions of dependent relatives left behind will reveal a trail of poverty, want, sickness, crime and death that even the hideous and ap-

palling toll of war cannot equal. Beyond all doubt life insurance affords a positive and powerful means of making this a safer and better world in which to live.

3. Where?

Do you imagine that people will ask where you have gone after you die? Not on your tin-type! They will ask if you left any life insurance and, if so, how much. When these two questions are answered they will know where you have gone without asking.

4. The Half Loaf

It is an old saying that a half loaf is better than none. Doubtless this is true, but no sane person claims that a half loaf is better than a whole loaf. Many people carry half loaf insurance. They should get into the whole loaf class. Things done by halves are never done right. This applies to life insurance just as aptly as it does to anything else.

5. Don't Do It

It is neither safe nor wise to lapse your certificate. If you do, you'll have to pay more to get another. You may have become uninsurable; then you can't get another. During the period of lapse you might die and your family will have to shoulder the burden that you should have left to be borne by some good society.

6. Your Watchman Never Sleeps

The certificate which you hold in any good society is your Watchman. More than likely you have filed it away in some safe place. Without the pause or skip of a moment it protects those for whom you took it. It never sleeps and will protect until the end unless you strike it dead by your own carelessness or neglect.

You had better keep that certificate in force. Keep your Watchman on the job. The world is full of robbers (diseases and dangers) that have put the skull and cross-bones opposite your name. They are sure to get you sooner or later. There is no mistake about this. When that time comes, your Watchman, who never sleeps, will render remarkable and satisfactory service to the loved ones you leave behind.

7. An Example for Us

Do you know Mal Rose of Oskaloosa, Iowa? He is the author of "Just Half Enough's Enough for Me" and other splendid poems.

He is an invalid. Physically he is as helpless as a baby. His joints have ossified. He can't move a limb, lift a finger or turn his head. He composes his poetry, commits it to memory, and, when a poem is thus completed, dictates it to a stenographer.

Of himself he says: "I am not the most helpless invalid in the world. I see people whose suffering and misfortune are greater than mine and with whom I would not change places. But as they would likely not change places with me, we both have something to be thankful for. Things could be much worse for me. I am surely fortunate in being well cared for at home, and being well cared for means so much when you consider that the constant attention of two and three persons is necessary for my well-being."

8. The Father's Income and Infant Mortality

The U. S. Children's Bureau in eight cities shows that children of well-to-do parents have the best chance to

live. It is impossible not to conclude that poverty causes an excessive waste of infant life. One child out of every six died in the group whose fathers received less than \$550 per year. One out of nine died in the group whose fathers earned from \$550 to \$650 per annum. One out of ten died in the group whose fathers received from \$650 to \$850 per year. One out of twelve died in the group whose fathers received from \$850 to \$1,050 per annum. One out of fourteen died in the group whose fathers received from \$1,050 to \$1,250 per year. One out of sixteen died in the group whose fathers received more than \$1,250 per annum. The report shows very plainly that the baby death-rate increases as the father's income decreases. No greater indictment of poverty was ever written. It is undeniably a curse that plagues and blights the human race.

9. When Ready Cash Counts Most

There is no crisis in life when money is so essential as in the disruption caused by death. This is especially true when the bread-winner is taken away. That is the time when a readjustment must be made that largely determines the future of every surviving member of the family. The success of this readjustment cannot be so greatly imperiled in any way as by the lack of money.

It is not necessary to be actually poverty-stricken to be greatly embarrassed in a financial way during such a crisis. The deceased may leave sufficient assets in real estate and other forms of property. The settlement of an estate requires time. Real estate, mortgages, stocks or bonds cannot be immediately converted into cash. When hastily converted into cash property nearly always suffers from depreciation. Money constitutes assets in their most liquid and non-shrinkable form. The proceeds

of a life insurance policy obviates all depreciation and financial embarrassment. The almost instant availability of the proceeds of a policy makes life insurance the choicest of all investments to meet the greatest of all emergencies in human life.

10. Who's an Embezzler?

An embezzler, according to Webster, who is the Hoyle among lexicographers, is one who wrongfully and illegally appropriates to his own use the money or property of another, which money or property originally came into his possession in a legal manner. The officer of a bank embezzles when he speculates on the stock exchange with the money of depositors. An administrator or executor embezzles when he buys property for himself with the funds of the estate. A guardian or custodian is an embezzler when he uses the money of his ward to pay his own living expenses or his personal debts.

Whenever a child is born that child has the natural right to an opportunity to develop into useful manhood or womanhood. That opportunity is entrusted both by nature and by the laws of man to the father and mother of the child. Natural law and human law alike place upon the shoulders of the parents the duty to support and educate the child. While it is not real estate or money or other form of tangible property, nevertheless that child's right to an opportunity is an intangible thing of great value and of vast importance to the child itself. It is undoubtedly a natural and inalienable property right. This property right is naturally, legally and properly entrusted to the child's parents.

The father who loafs, who squanders his earnings in drink, in gambling or in blue-sky propositions, literally embezzles this property of his child. The father or

mother who deserts the child robs it of its opportunity and thereby becomes a moral embezzler if not a legal one. Many quotations from the Bible can be cited relative to parents who fail to support their children. The laws in every state and in almost every country in the world prescribe the duties of parents as to the support, or as to the support and education, of children. Penalties are provided for parents who neglect, fail or refuse to furnish such support.

And what shall we say of the father or mother who fails to make safe this natural and all-important opportunity of the child, through the medium of life insurance? In this country of ours are hundreds of life insurance concerns that are ready, anxious and willing at all times to furnish to parents a service that will make their children's future safe beyond the peradventure of a doubt. Thousands upon thousands of men and women carry the message of life insurance and protection to millions of firesides every year. Newspapers, magazines, trade journals and fraternal publications keep the subject constantly before the public eye. The U. S. government in a short time organized and successfully operated the largest life insurance organization the world ever saw. In the face of these conditions what can we say of the parent who fails, neglects or refuses to protect the future of his child or children? There is only one word in the English language that fits such a case and that word is "embezzler."

11. Where Will You Be at 65?

Forty years work tremendous changes in the average human life. Out of every 100 men at the age of 25, provided they are in good health, forty years see 36 of them die; 1 become rich; 4 become well-to-do; 5 self-support-

ing through hard work, and 54 dependent upon relatives, friends or charity. This information is derived from statistics. It is a decidedly gloomy prospect. One good way to make sure of your standing at the end of 40 years is to take a policy in a good society. In old age its withdrawal value may make you independent.

12. Engagement Rings and Insurance

When a couple become engaged it is customary for the young man to buy and present an engagement ring to his fiancée. It is a beautiful custom, although it is not always practiced. Although it is not essential and does not make the engagement more binding legally, the ring frequently makes the parties take their pledges more seriously. The ring often makes a clinching appeal to the prospective bride. We have known of cases where fiancées derived extreme pleasure from flashing a $\frac{1}{4}$ carat diamond ring before the eyes of envious relatives and friends. This is merely a matter of sentiment.

But there can be sense as well as sentiment in betrothal agreements. The future security of the young lady is a matter of much more real importance than her pride. An insurance policy should be a part of the foundation upon which every youthful household rests. The day will come when life insurance will be just as customary as engagement rings. Then sense and sentiment, security and pride will lock arms and walk down life's pathway together.

13. A Multiplicity of Losses

Whenever the head of a household passes away there is in effect a quadruple death. 1. The man. 2. The husband. 3. The father. 4. The income from wages or salary.

Death always means a loss, financial and otherwise. Society in general sustains the loss of the man and replaces him. The widow suffers the loss of her husband. This loss may or may not be replaced in time. The children suffer the loss of their father, which is irreparable. The widow and children primarily suffer the loss of salary or wage income. Here is where life insurance steps in, lifts the financial loss from the shoulders of the grief-stricken family and performs a real rescue act that is one of the proudest boasts of a cultured civilization. The chief business of fraternal beneficiary societies is the performance of work of this kind.

14. "Whatters"

Do you know what a "Whatter" is? Did you ever meet one? Let us illustrate. We say to one of them, "It is a fine spring day." He immediately says, "What?" We say to him, "There is a fly in your coffee." He says "What?" We slip him the information that the Society is writing a lot of new business. "What?" We invite him to come out to the next lodge meeting. "What?" We suggest that it would be a most becoming act for him to get a new member. "What?" Such a person is the Whatter. He never gets anything the first time round. In baseball parlance he always lets the first ball pass him. On the second ball he fouls out and goes to the bench. The "Whatter" never makes a hit.

15. The One Sure Way

If some one should solemnly inform you that he is today living upon the food that he ate six months ago you would laugh at him. Your laugh would be long and raucous. It would be what we call a "horse laugh."

He couldn't jam that kind of rot down your mental gullet. You know better. You know that any person, in order to live and to keep in fit condition for work, must have a regular daily amount of food. Feeding is practically a continuous process.

Occasionally people try to impress you with the fact that they are well educated. They tell you about the schooling they have had, about the books they have read, about the worth-while people with whom they have mingled. All this is in the past. When you ask them what they are doing in the present their story takes a new turn. They are no longer going to school. They are not reading any books. They are not associating very much with people who can benefit them. You know exactly how to classify such people. Mentally they are retrograding. They are dying at the top, just like the great oak tree whose nourishment has for some reason been cut down below the normal amount required. Mental growth and progress, as well as physical growth and progress, are practically a continuous process. The human mind cannot thrive on a starvation diet.

Some people make no provision, or insufficient provision, for their dependents. They say, "Let them hustle for themselves;" "The Lord will provide a way;" or "My estate will take care of them." To realize and know just how anemic such provisions are take your own situation into consideration. After you die, your widow and children cannot continue to live upon the wages, salary or income that you earned and spent in the past. That's as plain as a wart on the end of a man's nose. Wages, salary and, in all probability, your income will cease with your death. Through self-denial and frugality you may have accumulated an estate. There are only about five chances in a hundred that it will be

sufficient to enable them to live in the manner to which they are accustomed. Your estate may shrink terribly after your death. As a general rule estates do that very thing. There will be debts that your estate must pay. They must be met with cash. Then there are state and federal inheritance taxes. They must be paid with cold cash. Within the past three years a large western estate valued at \$40,000,000 and consisting of land, became insolvent in the effort to raise enough ready cash to pay inheritance taxes, debts and costs of administration. There were few better money makers, few better money savers, and few more far-sighted men than F. W. Woolworth of five and ten-cent store fame; yet, after his death, a mortgage of \$3,000,000 had to be placed upon the great Woolworth Building in New York to raise money enough to pay inheritance taxes. In proportion to their size small estates are usually harder hit by debts and taxes than are larger ones. There is one way, and only one, to protect estates against debts, taxes, etc. That is through the medium of life insurance.

But all this may be of no personal interest to you. You may know that you will not leave an estate. If you are not going to leave any considerable estate, there is only one way in which you can continue your wages, salary or income after your death; only one way in which you can guarantee to your family their necessary food, clothing and shelter; only one way in which you can save your wife, your boys and your girls from traveling the horrible road to poverty. That is through the medium of life insurance. Now is the time to make that provision. Next year, next month or next week may be too late. In several thousand cases tomorrow will be too late. Today is the day of all days for this high and holy purpose.

16. Honest Injun!

This is a little talk to the man who carries \$1,000 of life insurance. You have a wife and kiddies. Your insurance will just about pay medical and funeral expenses. You believe in insuring for the doctor and the undertaker. Don't you believe in insuring for the wife and kiddies? Don't you have more respect and love for them than you have for ordinary creditors? You carry \$1,000. You pay for \$1,000. You should carry \$10,000. Who pays for the other \$9,000 that you should carry, but don't? Why, the wife and kiddies pay for it. It is even worse than that. They will have to go out into the world and earn that amount after you have gone. They will have to make good the amount that you have morally embezzled from them. Are their shoulders strong enough to bear the burden? Do you want them to carry that heavy load? Think it over.

17. Somebody Pays

A man or woman who earns something over and above his own keep is an asset to the world to the extent of his excess earnings. Every breadwinner is, therefore, an asset. Now some kinds of assets can be destroyed by fire, flood, earthquake or cyclone. Some kinds can be lost through robbery, theft, carelessness or accident. Earning capacity, as an asset, can be destroyed by disability or death.

Every loss falls upon somebody's shoulders. There isn't a single exception beneath the sun, moon and stars. The loss of earning capacity may fall upon the frail widow and minor children. To make good the loss they may go without comfortable shelter, without decent clothing, without sufficient food, without an education

and without favorable opportunities. Even worse than this, dependents may be thrown upon public charity. In that case the community shoulders the loss. Did you ever observe the difference between a good home on the one hand and an orphanage, a poor farm, or an almshouse on the other? Mr. Breadwinner, place the loss squarely on the strong, wide shoulders of a husky fraternal society. That's where such losses properly belong. Such a society is built solely for the purpose of meeting losses of that kind.

18. Your Insurance Policy Will Stand

You may work hard all your life. By practicing self-denial and frugality you may accumulate a comfortable fortune. While still alive you may make a will. After your death any crackbrained heir may contest its legality. If the will be broken, your carefully laid plans will be defeated. Even if your will stands, costs and depreciation will probably eat up enough of your estate to thwart your purposes.

A life insurance policy in a good society is not subject to such attack. Its proceeds cannot be reached by legal process either for your debts or for those of your beneficiary. Depreciation cannot cause a shrinkage in its value because the policy is worth its face amount in good hard cash. This is a difference well worth your consideration, provided you consider it at the right time.

19. Is There a Shrinkage in Estates?

When the elder Stillman died he left an estate valued at more than \$40,000,000. Inheritance taxes, income taxes, state taxes and cost of administration amounted to \$16,000,000. This enormous sum had to be paid in cash. The Frick estate was much harder hit than was the

Stillman estate. This was because of the tremendous shrinkage in the value of stocks and bonds owned by Mr. Frick at the time of his death. We could cite cases almost innumerable.

In proportion to their size small estates are much harder hit by taxes, administration costs and depreciation than are large estates. Ask the judge or clerk of any probate court. After thousands of years man has been able to discover and to provide just one sure means of avoiding shrinkage of estates. Life insurance affords that one effective means. It is impossible to impress this all-important fact too strongly upon the minds of men and women who work, sweat and save to leave something for their heirs and dependents.

20. The Majority Do Not Stick

From a recent report made by one of our best societies we gather the following facts: 17 years ago that society had 362,385 members. On Jan. 1, 1921, just 125,000 of those members were still in good standing. During the 17 years the society wrote 533,721 members; 182,030 of those members are still with the society; 351,691 of them are gone. In the 17 years 52,863 members died. The total number lost by suspension was 536,213 members. Out of the grand total of 896,106 members only 307,030 are left; 5.9% of the total number died; 60% of the total number lapsed. That leaves 34.1% of the total number in good standing the first of this year. The loss by lapse is startling. It is an enormous waste. Probably 100,000 of the lapsed members are dead. That is a frightful loss to beneficiaries. We doubt if any other society or any old line company could make any better showing. These figures are a woeful commentary

upon the thriftlessness, the wastefulness, the negligence and the misfortune of human beings. The fact is that the majority of people are not stickers. They will not see things through. This is due to inherent weakness and lack of systematic training. They simply haven't the ability to visualize the future.

21. Today's the Time

You may wait until you are on your deathbed before you make your will. If you want to leave any life insurance you must get the policy long before that day. Today's the time. Even tomorrow may be too late.

22. Some Half Century Developments

Go back 115 years and you run into the period of sailing vessels. The steamboat had not been invented. Go back 90 years and you enter the era of the stage coach, the pony express and the prairie schooner. There were no railroads. Go back 80 years and you won't find a single old line company in existence in the western hemisphere. Back up 55 years and you can't discover a fraternal beneficiary society anywhere on earth. In 1876 the telephone was but a toy. In 1878 the typewriter was a crude mechanism. In 1879 Edison produced the first incandescent light. In 1890 electric cars were a novelty and the phonograph a curiosity. In 1895 the automobile was a buggy with a one or two lung gasoline attachment. In 1896 the moving picture was an experiment. Twenty years ago flying machines were unknown. Millions of people are employed today in lines that did not exist 50 or 100 years ago. Fifty billions of life insurance is in force where there was not a dollar in force 80 years ago. What will the next 50 years or 100 years bring forth?

There is an unlimited field in which your imagination may extend itself to your heart's content.

23. An Artistic View

One day last summer a fraternal salesman, acting upon a suggestion that he saw in an insurance journal, pulled a brand new stunt.

This salesman was invited into a home to await the return of the breadwinner. Upon introducing himself the good housewife asked in a cold, disinterested and half-insinuating tone, "Are you selling life insurance, Mr. Wottowa?" "No, Mrs. Jacobs," said Mr. Wottowa, "I am offering a guarantee to do in the future just what your good husband is doing now. He furnishes you and the children with a comfortable, well-furnished home. He provides three good square meals a day. He sees to it that you and the children have nice clothes to wear. He makes it possible for your boys and girls to go to school, thereby assuring them of a first class opportunity in life. He sends them around the corner to a good movie once or twice a week. In the evenings and on holidays he piles all of you into the flivver for a drive around town, through the park, out into the country or to some favorite picnic ground. These things make the grass greener, the flowers sweeter and life happier for you. As long as Mr. Jacobs is alive and well you won't need our guarantee. But life is uncertain. None of us knows what the future has in store for us. Should you by any chance lose your husband our guarantee will step right up, take his place and supply you in the future all these comforts and necessities which he generously provides for you now."

"My! Mr. Wottowa, you give me a new view of life. I want to apologize to you for the way I spoke at first.

Here comes Mr. Jacobs and I want you to persuade him to take one of those guarantees."

Mr. Jacobs did.

24. The Elastic Fraternal Plan

In all financial arrangements elasticity is preferable to rigidity. That is the reason the law allows days of grace in the payment of notes, life insurance premiums and other financial obligations. The old National Banking Law was rigid and resulted in financial panics. The new Federal Reserve Banking Law is elastic and avoids panics. The tendency of the times is away from rigidity and towards elasticity.

Fraternal societies write an open contract. Their premiums or assessments are upon an elastic basis. Old line companies write closed contracts. Their premiums are upon a rigid basis. For a generation we have heard this feature of old line insurance extolled to the skies. It has been constantly flaunted in the face of an undiscerning and indiscriminating public as the one great mark of superiority over all other kinds of life insurance. It has been touted as the policy-holder's great bulwark of safety.

Now, what is the real truth? An illustration will clarify the situation. At age 35 an old line company charges a net rate of \$19.91 per \$1,000; an adequate rate fraternal society charges a net rate of \$16.62. Here is a difference of \$3.29. The old line company has that much more money as a margin of safety for the payment of death claims. Under normal conditions the old line company, or the adequate rate fraternal, will have more than enough to meet actual claims. The fraternal society, of course, has the narrower margin of safety.

But suppose death losses, following an epidemic, or depreciation of securities in times of financial depression more than swallow up the "margin of safety" in an old line company and in a fraternal society. What happens? The old line company will draw upon its surplus. When the surplus is exhausted the old line company will either reinsure or go into a receiver's hands. A receivership is sometimes terminated by liquidation but more often by reinsurance.

In the event of liquidation, who loses? The policyholders, of course. In case of a reserve deficit, followed by reinsurance, who makes up the deficit? The individual policyholders make it up. If there are receivership proceedings, there are receivership costs. Such costs are always heavy. Who makes good these receivership costs? The individual policyholders foot the bill. We have a friend who took a policy in an old line company some 10 years ago. The management juggled the reserves, the securities, the capital stock and about everything else that could be juggled. It was thrown into the hands of a receiver. After a time the business was reinsured in another company. Under the terms of reinsurance a reserve lien, drawing 5 per cent compound interest annually, was placed against our friend's policy. Other policyholders drew similar liens. Every year our friend pays the premium for a \$5,000 policy. Every year, also, the interest-bearing reserve lien eats a still bigger hole in the amount of his policy. The longer he lives and the more premiums he pays, the smaller will become the net amount of his policy. Has the old line company's guarantee to this policyholder failed? It looks that way to a man sitting in the judge's stand. Who makes good the broken guarantee? Our friend, the policyholder, has that pleasure. So have the other policyholders.

There are untold thousands of policyholders in America today who are in the position of our friend. Under such circumstances the closed contract,—closed as to the amount of premium but not as to the amount of insurance,—does not appear to be clearly entitled to all the advantages claimed for it. As a “bulwark of safety” to the policyholder, “guaranteed premiums” seem to partake very largely of the nature of a mirage.

In an adequate rate fraternal the mode of operation is quite different. The management ascertains the amount of impairment or deficit caused by the excess or abnormal death-rate. Under the law this deficit can be equitably apportioned among the members and collected in one special assessment or in a number of smaller special assessments. There is no situation which forces a receivership to be followed by reinsurance and heavy court costs. Nor need there be a reinsurance or merger to avoid a receivership. There is no lien placed against any member's policy, and the full benefit is preserved for the beneficiary. After the emergency is met normal conditions will be restored.

Which plan is the more elastic? Which is more business-like? Which more nearly comports to common-sense methods? Which is more desirable? We leave it to you.

Before we leave this subject let us ask you if you know how many old line companies in this country have retired from business? You ought to know. Some of your prospects may ask you for such information. Circumstances may arise whereby it will be to your advantage to know the truth and to tell it. The Insurance Year Book for 1911, published by the Spectator Company, of New York, under the general head, “Retired American Life Insurance Companies,” gives a list of 240 companies.

This list is presumed to be complete up to the end of 1910. The list may be found on page 327, 328 and 329 of that volume. The Unique Manual-Digest for 1921, published by the National Underwriter Company, of Cincinnati, under the general head, "Companies Retired Since 1910," gives a list of 141 companies. This list may be found on four unnumbered pages just ahead of page 1 in that volume. The combined total is 381 companies.

We do not advise salesmen to attack old line companies or the old line system of life insurance without provocation. However, when some old line agent tries to ride down your society in particular and the fraternal beneficiary system in general with the claim that old line companies are immaculate and invulnerable, the situation is altered. Sometimes tactics are permissible in rebuttal that would not be advisable in the first instance. The truth, well told, frequently has a strangely sobering effect upon an obstreperous competitor.

25. Life Insurance Is Not a Gamble

Life insurance is a common sense method of capitalizing an individual's future earning power. Considered abstractly, such insurance is in some respects similar to a game of chance. There is, however, a fundamental distinction that entirely eliminates from the business of life insurance the odium of gambling.

When a man gambles, he risks a sum of money, or its equivalent, in the hope that chance will bring him a relatively large return. He has no personal interest in the factors which decide the event, except the hope that chance will favor him. He wins or loses the coveted "stake" according as chance favors him or turns against him. He becomes personally just so much richer or poorer, depending upon whether he wins or loses.

Life insurance is a different matter. It is true that the insured risks a relatively small sum, his monthly or other payments, on the chance of his death occasioning the payment of a much larger sum. But his own death he certainly does not wish to happen, even though it be the determining factor. If his death, the determining factor, does occur the larger sum of money does not come to him. It goes to his estate or to his dependents. In these two respects, therefore, life insurance is basically different from a gambling proposition.

26. Life Insurance an Exact Science

All kinds of insurance are based upon the law of probabilities. Life insurance offers the most tangible basis for contracts providing for indemnity or financial benefits. In fire insurance indemnity is payable only in case the property burns. In storm, earthquake or flood insurance indemnity is payable in the event that the property is damaged or destroyed by storm, earthquake or flood, as the case may be. In marine insurance indemnity is payable only upon the occurrence of damage or destruction of the vessel. In the case of sickness or accident insurance the payment of benefits depends upon the occurrence either of sickness or accident. It is very readily apparent that a fire may never occur—for all buildings do not burn. Storms, earthquakes or floods may never come. A vessel may never be destroyed at sea. Sickness or accident, insured against, may never visit the insured. The happening of all such contingencies is probable but not certain.

Life insurance provides for indemnity or benefits at death. Death is a certainty. The element to be decided by the law of probabilities is not the fact of death but the probable time of its occurrence. The question in fire

insurance is, "Will the property burn?" The question in marine insurance is, "Will the vessel be damaged or destroyed?" The question in accident insurance is, "Will the accident occur to the insured?" But in life insurance the question is not, "Will the insured die?"; it is, "How soon will the insured die?"

It is well known that all men must die. Select bodies of men, kept under close observation throughout life, have led to the discovery of the probable rate of death. Through this means mortality tables have been constructed and insurance rates established, which for all practical purposes make life insurance an exact science.

27. Yes, Our Lodges Will Come Back

Some of the brethren in fraternal managerial circles seem greatly depressed because of the apparently defunct condition of so many of the local lodges in our various societies. They are splattering great gobs of melancholy and pessimism all over the fair escutcheon of fraternity. Courage, patience and optimism, gentlemen. These should be our watchwords. The man who gives up is irretrievably lost. The man who hangs on and sticks to the finish may win out even if he has only one chance in a thousand. Remember Robert Bruce and the spider. Keep in mind the trials and courage of Minor C. Keith, who built one bridge across the Matina River thirty-two times before he had one that would stand. The fraternal system has been shocked near unto death. Readjustment has been a veritable cataclysm in our midst. It has decimated our ranks. The fraternal pulse and the fraternal heart beat run very low among the members who have kept the faith. Enthusiasm and loyalty, the twin spirits that led to great activity in the years gone by, are dreadfully anemic. The spirit of the fraternal

crusader is much emaciated, but it is not dead. It can be restored to full life and vigor. We believe that it will be so restored. Time is the greatest of all healers. Proper restoratives will greatly hasten the healing process.

Don't become discouraged, gentlemen, because you have tried a few remedies that have failed. Try others. Keep trying until you succeed. Faith and work will remove mountains, provided it be the right kind of faith and work. The same combination will rebuild our local lodges and will revive in them the enthusiasm, loyalty and activity that characterized them in the days of old. Don't give up. Keep eternally at it and you will win in the end.

28. Personal Service Counts

People naturally like courteous attention. Herein lies the secret of building up and retaining business. Such attention on the part of fieldworkers and local secretaries helps to hold members and very greatly reduces lapsation. The recipient of considerate attention reciprocates with good will. Good will, in turn, stabilizes and makes for the permanency of a membership. It also furnishes the best foundation for future business.

Little services, cheerfully rendered, are highly pleasing to your members. A willingness to accommodate is decidedly gratifying to the recipient. The average person appreciates little things far more than you think. It has been well said, "take care of the pennies and the dollars will take care of themselves." In like measure if you take care of little things, big things will naturally follow. The largest building is made up of many small parts, each relatively unimportant in itself. But in the constructed whole, each part is essential and serves a purpose. So in every successful business there is an almost

endless detail, but every detail contributes to the whole. Not the least important of these details are the countless personal services rendered to the customers or patrons of the business.

Fraternal life insurance is a business. It is fully amenable to the rules and underlying principles of business. Personal service, properly rendered, secures members and holds them. Such service secures the friendship, good will and active co-operation of others. These are little things in themselves, one may say, but they contribute immeasurably to success.

29. Plain Courtesy

Courtesy is a developed trait. It can be made a marked characteristic of an individual or of an institution. Courtesy in the home will avoid 90% of the little troubles which sometimes break lives and 99% of the big ones which invariably break lives. Courtesy is the solid rock upon which every home can be safely and securely founded.

Next to proper financing courtesy is the one great asset in business. It builds up a business and pays enormous dividends. If the clerks in a store are cross, ill-mannered or indifferent we take our trade elsewhere. We don't like to transact business with discourteous people and we won't do it if we can find any way to avoid it. All successful business men, the managers of every successful business institution know the value of courtesy. They know that it has contributed very, very largely to their success.

Courtesy is founded upon our mental attitude towards the rest of the world. It is the common sense recognition of the rights and feelings of others. It draws others towards us, it attaches them to us, it makes them amen-

able to our will. Courtesy costs us nothing and money cannot buy it but it will surely carry us to the land of the golden fleece.

30. Let's Know Each Other Better

During the past 20 years we have attended most of the sessions of the National Fraternal Congress, of the Associated Fraternities of America and of the American Fraternal Congress. We never participated actively in the discussions of either body. On many occasions we have heard unseemly clashes and witnessed small-bore tactics that none of us would tolerate for a moment in a local lodge hall. We have observed the origin and growth of bitter personal animosities, that have poisoned and all but ruined the lives and usefulness of men and women who are naturally admirable in almost every respect.

Enmity has a deadly recoil. It eventually consumes and destroys the mind and body wherein it dwells. There are great cannon, with a recoil mechanism of springs. Every shot slightly impairs this recoil mechanism. After twenty or thirty shots the impairment is so great that the gun is no longer accurate. It becomes useless and must be scrapped. The great French 75 has a compressed air recoil mechanism. After any number of shots this mechanism is in just as good condition as it was at first. That is the kind of recoil mechanism that every fraternal manager needs. If we indulge in revengeful attacks and persist in rancorous thoughts our system does not and can not supply anything but a recoil mechanism of springs. If we avoid these things the body furnishes a recoil mechanism that will last any length of time. We shall expand in mentality, increase in efficiency and grow in usefulness to the very end of life.

During that 20 years we have hovered much around

the outskirts of the sessions. In the hotel corridors and lobbies we have heard some of the most bitter criticisms and most vicious attacks. They were usually uncalled for and frequently based upon false premises. Some of the things we have heard would not look well in print. Many of them could not be put into print without violating both the criminal and the moral law. In our opinion we have, in the past, sowed too many seed and garnered too many harvests of wild prejudices, mental snobbery and unfraternal bigotry.

We have frequently been asked if the fraternal insurance game is a respectable business. Rank outsiders observe that a great many representatives of fraternal societies neither have respect nor show respect for other societies or for the representatives of other societies. Men and women who do not have respect for others and who do not show respect to others can not have a wholesome degree of respect for themselves. We can not reasonably expect the outside world to respect us and our business unless we show unmistakably that we respect our societies and each other. It is high time that the tares of unfraternalism were uprooted.

It is true that progress results from conflict. Our societies have traveled far upon the highway of progress within the last 20 years. But while conflict may result in lasting benefit to our societies as a whole, this benefit is made at the expense of the individual. That is Nature's cruel method. The individual suffers or dies that the species may survive. We prune branches off a bush or tree that the remaining branches may become larger and thriftier. We pluck some of the fruit from a vine that the remaining fruit may be larger and of better quality.

But man can improve upon or extend Nature's method. He has done so to a surprising extent and in manifold

ways. Progress can result from harmony as well as from conflict. However, it must be active, intelligent harmony and not the harmony of inertia. We are not at all sure but that such harmony as we have had has produced most of our progress during the last 20 years. We have had much conflict, but we have also had a great deal of harmony.

The fraternal life insurance business is respectable. It is eminently respectable. With every forward step it becomes more respectable. Don't have any doubt on that score. Some of the grandest men and women who ever lived are devoting their lives to these societies. Would you look for heroes? You can find them as numerous in the ranks of fraternalism as in any other business or profession. Would you search for intellectual giants? They are there to be found. Would you gaze upon great leaders, trained executives, expert salesmen? Look for them and you will surely find them. Some of the best blood that ever flowed in human veins is today moulding the fraternal societies of America in the great crucible of time.

All of us suffer from a severe handicap. We are acquainted with many fraternal managers and salesmen but we really know a few—a very few. We are traveling in low speed. Much of our power is either wasted or unutilized. We should shift our gears and go into high speed. We should know our fellow-workers in the vineyard of fraternity. We should know them intimately. We should inform ourselves of their early advantages and disadvantages, of their trials and tribulations, of their achievements, of their victories and defeats. Then real men and women will stand before our minds in concrete form. Our sympathies will go out to them. Our respect will be accorded them. Our hand will be extended to

them in genuine friendliness. Our hats will come off in their honor. Our tongues will cleave to the roof of our mouths before we will permit ourselves to besmirch some of the noblest works of God.

About a year ago we undertook a new venture. We undertook to write each month the biography of some great fraternal leader of the present time. These biographies appear each month in the Fraternal Monitor under the head, "Builders of Fraternalism in America." Thus far we have written the biographies of

1. Mr. Abb Landis.
2. Mr. C. B. Gardner.
3. Miss Bina M. West.
4. Mr. A. L. Hereford.
5. Dr. V. A. Young.
6. Miss Kate Mahoney.
7. Mr. H. L. Green.
8. Mrs. Frances Buel Olson.
9. Mr. Henri Roy.
10. Capt. C. H. Robinson.
11. Mrs. Mary E. La Rocca.
12. Mr. C. E. Piper.

If the name of a well known and highly deserving leader in your own society does not appear upon the above list, there is just one reason for it. We can reach only one each month. There are about 150 names on our list. It will require eleven years yet to reach them all. We wish we could write about all of them at once but that is manifestly impossible. Each month we draw out one name by lot. The person whose name is drawn out is the one whose biography appears next. The order in which the biographies appear has no important significance.

About six months ago we started a second series of biographies. These will be written about the "old timers." There will be some 40 or 50 of them. These biographies appear each month in the Western Review under the title, "Pioneer Builders of Fraternalism in America." Thus far we have written the biographies of

1. Mr. John Jordan Upchurch.
2. Mr. William Washington Walker.
3. Mr. Leroy Andrus.
4. Mr. Myron Ward Sackett.
5. Dr. Darius Wilson.

If you have read any of these biographies, we would like an occasional word from you about them. If you like them, well and good. If you think you can make some suggestion for their improvement, by all means do so. Possibly you can furnish us some valuable information about some past or present fraternal leader. It will be most highly appreciated. No matter whether or no we are personally acquainted; no matter what society you work with or for; no matter who you are; we want you to feel that we are your friend and that we wish you to be our friend. We are co-workers in the great field of fraternity. That is an all sufficing tie.

Our sole object in writing these biographies is to promote the ever growing and ever widening interests of fraternalism. We shall never begrudge the labor if it will only advance the cause.

We want to see the day when fraternal societies will have more insurance in force in America than the old line companies have. This is not an overtowering ambition. Neither is it an unreasonable hope. These societies are the institutions of the people and they deserve the unanimous and unwavering support of the people.

Intelligent co-operation works the greatest miracles in this world.

Will these biographies ever appear in book form? We are frequently asked this question. It is as yet too early to give an intelligent answer to it. All we can say is that the ultimate decision will depend upon the wishes of the fraternalists of America.

31. An All Right "Ism"

The world is full of isms. Some of them are political, some religious, some industrial. Most of them are radical. Many of them are revolutionary and some are utterly destructive. As a general rule, isms will not fit into the practical affairs of this world.

Optimism is an exception to the rule. This ism is a positive force for good. It is a master-builder. Above all it is highly contagious. Sunlight gives warmth and energy to animal and vegetable life. In a similar manner optimism revives flagging zeal, braces up drooping spirits and renews courage. It is a vitalizing force. All fraternal societies are in great need of more optimists. The world wants more optimists. If you are an optimist come out in the open. Let your light shine. Infect as many people as you can with the spirit of optimism.

Pessimism is the direct opposite of optimism. It is a joy killer—a gloom dispenser. It is also highly contagious. It is a destructive force. It destroys enthusiasm, breaks down the will to do and blasts hope. If you are a pessimist, go away back and sit down. We won't say "crawl in your hole and die," for then your society would have to pay your claim. That would be another burden foisted upon the optimists.

32. The Interest Rate Is Low

Have you borrowed any money lately? What rate of interest did you have to pay? Close to the maximum legal limit, wasn't it?

We hope you are not one of those birds who claim that life insurance rates are too high. At age 20, for a \$1,000 Whole Life Policy, you would pay a good society an Annual Rate equal to 1.35%; at age 35, you would pay 2%; at age 50, you would pay 3½%, and at age 60 you would pay 5.7%. When you take this kind of a slant at the proposition the cost of life insurance doesn't appear so high after all.

33. Man Improves On Nature

Eighteen years ago Luther Burbank, that great wizard in plant life, undertook to develop corn from the wild teosinte grass. Scientists have long considered that grass as the probable ancestor of Indian maize or corn. Mr. Burbank has verified the supposition of science. In 18 years he has performed what probably took the Indian hundreds or thousands of years to accomplish. His goal was in sight. He traveled over a well-known road. He employed superior methods of plant culture. The Indian knew not his goal; he traveled over an unknown road; he employed crude plant-breeding methods.

Wild teosinte grass has no rachis, or cob, like other grains. One kernel is piled on the next below. Each grain has a separate sheath or shuck like grains of wheat have. When ripe the sheath opens and the kernel or grain falls out. Gradually Mr. Burbank developed first a rachis, then a flat cob and finally a round cob. The sheath or shuck for each grain gradually disappeared, evidently being absorbed by the cob. From two rows

of grain there was an increase to four rows, then to six, then to eight and finally to fourteen. Thus was the plant miracle performed.

Out of the wild but fertile imagination of John Jordan Upchurch sprang that variety of human institution known as the fraternal beneficiary society. It was a new species. It was a rapid grower and its fruit was luscious. It was many years before the discovery was made that the new species could be greatly improved, enlarged and standardized. It was virtually a wild plant. During the same 18 years that Mr. Burbank was developing corn from teosinte grass the wizards of fraternalism have performed a much more wonderful work in developing the modern 100 per cent fraternal beneficiary society.

Corn has the great advantage of an earlier start but, in the long run, fraternal beneficiary societies will be infinitely the greater blessing to mankind.

34. The Higher Wage Level

You have a hazy notion, perhaps, that the general level of wages and salaries has something to do with the demand for, and sale of, life insurance. If you have such an idea, you may rest assured that it is absolutely correct. Let us give you a fleeting, bird's eye view of wages in this country during the past 290 years.

From 1633 to about 1770 common laborers and farm workers received 25c per day. Just before the Revolution such wages rose to 33 $\frac{1}{3}$ c per day. By the end of that war such wages still further increased to 42 $\frac{1}{2}$ c per day. At the close of the American Revolution there were not as many as half a dozen artisans in the United States, who were making as much as \$1 a day. Skilled carpenters were paid less than 60c a day in 1790; about 70c a day in 1800; \$1.09, in 1810; \$1.13, in 1820 and about

\$1.40 per day from 1840 to 1860. In 1790 the wages of laborers, generally, was 43c a day; from 1810 to 1820 such wages increased to 82c per day. In this group may be included farm laborers, printers, cotton and woolen workers, black-smiths, wagon-makers, cabinet-workers, etc.

How would you like to have organized an adequate rate fraternal society in those days? You could not even have established a society upon the lowest inadequate rate known to fraternal history. Squeezing blood out of a turnip would have been an easy job in comparison. The people didn't have the money. That would have been a poor day even for the "tin lizzie."

The factory system was inaugurated about 1790. This system developed rather slowly, but it enabled labor to become more skillful and more productive. This resulted in a gradual increase in the general level of wages. In 1831 farm laborers were paid from 57½c to \$1 per day, without "board and washing." Carpenters received about \$1.13 a day, as stated above. Black-smiths were paid from \$1 to \$1.25 per day. Brick and stone masons received \$1.26 per day. The Civil War gave quite an impetus to wages. At the close of that war the general level of wages was considerably higher than it was in 1860. On the heels of the Civil War our first fraternal beneficiary society was organized. In the course of 30 years many similar societies were launched. All were based upon very low rates. It is extremely doubtful if an adequate rate society could have lived at any time during the 19th century. In making this statement we are cognizant of the fact that wages in nearly every occupation more than doubled between 1873 and 1900. This general increase in wages had a tremendous effect upon the growth of our fraternal societies. We feel

fully justified in making the statement that there is a vital relation between the wage-level and life insurance.

Since 1900 the general trend of wages has been upward. One of the effects of the World War was to increase wages enormously. A corresponding increase was effected in the sale of life insurance. Carpenters, blacksmiths and other wage-and-salary workers make as much in an hour today as they made in a whole day 60 years ago. Their horizon has lifted; their standard of living has vastly improved; their wants have multiplied and their buying power has tremendously increased. Wage-earners and people on salary look upon life insurance as a modern necessity. In their estimation it stands in the same category with bread and butter, clothes, education and the home. Very, very often life insurance is converted into these other absolutely basic necessities.

Not only do the working people want life insurance, but they want the best and safest life insurance that money can buy. They very greatly prefer limited payment policies or certificates. Every society that writes limited payment insurance will bear witness to the truth of the above statement. Life insurance has just entered its golden age. This new era is the first born child of the higher wage level.

35. The Fraternal Crusade

Lieut.-Col. A. H. Gansser, of Michigan, participated actively throughout the American advance through the Argonne. From one of his look-out posts he gave General Pershing his first view of the river Rhine. His command came to be known as the "meadow-larks," because he always kept his men in a light-hearted frame of mind. He tells us that all through the Argonne campaign, "No man's land ceased to exist. It became Yank-land." He

also informs us that, in every forward movement, each soldier was instructed to maintain contact with the man on his immediate right and left. Such instruction was ground into the men through soul-harrowing experience. Whenever any man found his contact broken, he halted and investigated before advancing further.

If human history teaches anything, it is the fact that there is a growing and passionate desire of man to rub elbows with his fellow-man, to maintain contact and to co-operate with others for their mutual advantage. This rubbing of elbows, this personal contact, this co-operation is the great and enduring corner-stone in the foundation of our fraternal beneficiary societies. Everywhere—in city, town, village or country—this massive corner-stone is ever visible, ever the basis of action. In the case of unemployment, it means the stretching forth of helpful and helping hands. In case of sickness, it means visitation, flowers, performance of chores, harvesting of crops, feeding and care of live stock, wood-cutting, house-raising, tender nursing, hospital service, financial or other form of needed assistance. In case of death, it means the deceased will be laid to rest by friendly, loving hands; it means the bereaved will be comforted and consoled by sympathetic hearts; it means that the lost support of the widow and the orphan will be replaced in so far as is humanly possible. Service is the warp and woof of our societies. Service is the watch-word of the present age. Service is the crying need of the world.

On January 1, 1895, fifty-four old line companies had \$5,551,979,632 of insurance in force. This amount includes industrial and all other forms of insurance. There were other companies not included in the Spectator Co.'s Insurance Year Book. These other companies had approximately \$1,500,000,000 of insurance in force. The

total amount of old line insurance was in the neighborhood of seven billions. Forty fraternal societies, affiliated with the National Fraternal Congress, had \$2,855,-018,610 of insurance in force on January 1, 1895. Other societies had approximately \$700,000,000 in force. The total fraternal insurance in force at that time was about \$3,500,000,000. This was half as much as the old line companies had.

On January 1, 1920, one hundred and forty-one old line companies had \$35,242,253,928 of insurance in force. About 95 companies were not included in the aggregate statement of the Spectator Co.'s Insurance Year Book. They had about \$1,400,000,000 in force. The total old line insurance then in force was almost thirty-seven billions. In 25 years' time the old line companies multiplied their seven billions over five times. On January 1, 1920, Statistics of Fraternal Societies show that 203 societies had \$10,601,938,151 of insurance in force. In 25 years the societies multiplied their $3\frac{1}{2}$ billions about three times.

Evidently the fraternal societies have fallen behind in the race for business during the last generation. Why? There is only one answer i. e. readjustment. This highly necessary step has broken the contact along the lines of our formerly aggressive memberships. Managing officials, salesmen, local lodge officers and persistent members have had to stop in their tracks for the purpose of restoring these broken contacts. This reconstruction of our broken lines has taken much time, has required prodigious labor, has entailed great expense and has temporarily checked our growth. But the days of readjustment are virtually past. The period of reconstruction is almost ended. Our societies have restored the touching of elbows. The spirit of co-operation has been

revived. Contact has been re-established. Strengthened by the renewed application of these fundamental human forces, which the old line companies have long coveted but which they have never had and which, in the nature of things, they never can have, the fraternal societies are now fully prepared to wage battle for the life insurance business of America.

Fraternal societies, with their representative form of government, are the institutions of the people. They furnish the kind of life insurance that the people want and in the way they want it. The next 25 years should witness a growth of these societies unparalleled by any movement in all history. Fraternalism can take America by storm. The movement can be made, it should be made, an overwhelming Fraternal Crusade. The fraternalists of America have the mental fiber, the moral fiber and the heart fiber to accomplish this hitherto unheard of achievement. By 1975 there will be \$500,000,000,000 of life insurance in force in North America alone. The business will be here to be had. Somebody will get it. Will it be our societies? Yes, emphatically yes; provided we lay stupendous plans, make stupendous preparation and perform stupendous work. Let us then be up and doing.

**ON WITH THE
FRATERNAL CRUSADE!
FORWARD MARCH!**

